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ABSTRACT

This guide, which is organized into 13 sections, is intended to help day care professionals deal with many common problems that occur in the running of day care facilities. Topics covered include: (1) administration; (2) advocacy; (3) computerization; (4) employer-sponsored child care; (5) funding and fundraising; (6) information and referral; (7) legal issues; (8) licensing and regulatory issues; (9) school-age child care; (10) state initiatives; (11) training; (12) health and safety; and (13) insurance. (SKC)

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Handbook for Day Care Professionals

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DAY CARE U.S.A.
NEWSLETTER

THE INDEPENDENT BIWEEKLY NEWSLETTER OF DAY CARE INFORMATION SERVICE

DAY CARE INFORMATION SERVICE

Dear Subscriber:

Enclosed is the extra bonus we promised when you subscribed to Day Care Information Service.

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Our goal is to provide our readers with timely, accurate information and guidance. Welcome aboard.

Sincerely,

Alice Jackson

Alice Jackson
Assistant to the Publisher

4550 Montgomery Ave., Ste. 700N, Bethesda, MD 20814 (301)656-6666

Handbook for Day Care Professionals

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ADMINISTRATION

How to Freeze Your Energy Costs

Energy bills can cost day care programs thousands of dollars a year more than necessary, say energy consultants. You can chop heating, cooling and lighting costs with some simple, inexpensive steps, says Dan Becker, an engineer with the Center for Neighborhood Technology (CNT) in Chicago. Tips from Becker and other energy experts:

- If your building's heated unevenly, install radiator valves to limit heat in steam and hot water systems in hot rooms. Most valves cost $75-$100. But don't use them if you can't keep kids away from them.
- Make sure filters, fans, coils and other parts of heating and cooling systems are clean and fan belts run smoothly.
- Check all air conditioning controls and thermostats to make sure they work so you can control air flow properly. If they break, get them fixed at once.
- Use lower watt light bulbs. Replace incandescent bulbs with fluorescent; they're three to five times more efficient. If only part of a room needs bright light, get a desk lamp rather than overlight the whole room.
- Shut off air systems when you close. Turn them on an hour before opening. If you have extra space, concentrate activities in part of the building and heat only that part.
- Explore replacing a furnace over 10 years old. New ones are so much more efficient that you can recoup costs in five to seven years -- maybe less.

Be sure energy saving measures comply with state regs, warns CNT's Michael Freedberg. Illinois centers can't use storm windows if they prevent windows from being used as fire exits, he says.

Groups like CNT perform energy surveys and help arrange overhauls of energy systems. Some work free and can get low-cost financing for non-profits. Many will work with for-profits too, says Meno Griffith of Jobs in Energy. For a group near you, contact her at 815 15th St. NW, #709, Washington DC 20005.

Tips for Staff Planning Guides

A curriculum planning guide is a good training tool and a reference for experienced teachers -- but don't overload it with information, says the director of nine after-school child care programs. Jill Steinberg, After School Day Care Assn., Madison WI, suggested including the following items:

- Background. State goals, including needs of children you serve and your program's set-up. An after-school program guide should remind staff that the children may need to unwind after school. Include tips on scheduling and factors staff should watch for, such as children's attitudes and whether boys and

girls are treated differently.

• Activities. Keep a record of games, recipes, science experiments that have worked. "Teachers don't want to look through five cookbooks for a banana bread recipe," Steinberg says. Put it in a looseleaf binder so you can add to it.

• Policies. Whatever your board of directors or other bosses mandate as well as government codes you must meet.

• Procedures. Establish a routine. Do you take a roll or do kids sign themselves in? Schedule staff meetings and clean-up at the end of the day.

Getting Around Those Non-Profit Bans

Despite the government's proposed rules to restrict non-profit lobbying -- Circular A-122 -- you can legally handle grant money so some of it winds up in advocacy, says Washington lawyer Jim Feldesman. For instance:

• Employees can have money taken from wages each paycheck, tax deductible, for a political use. Caution: avoid coercing employees in any way to do this. Be sure bookkeepers handle the paperwork on non-federal time -- best to do it after hours. Keep the funds in a separate bank account under a different organization.

• Place employees' sick and annual leave, paid for by federal funds, in an interest-bearing account as it accrues. Staff can donate their accrued leave to your organization, which is free to lobby with it. Write into your policy an overgenerous vacation and sick leave, so staff couldn't possibly use it up. "You can get a lot of money that way," Feldesman says.

• Give conferences on non-sensitive subjects such as technical assistance. Resulting money from fees and donations can be used for advocacy. "It can be a big profit item," he says.

Even if the government doesn't forbid a particular use of grant money, don't assume it's legal, Feldesman warns. The federal government may try again to disallow activities dropped in the revised A-122, such as paying membership fees with federal funds in organizations that lobby, he said at a Washington conference on non-profit advocacy.

How to Inspect for Safety Hazards

Don't rely on licensing inspectors to catch all safety hazards in your program, experts warn. Inspect your own facility "with a higher level of observation" than most outside observers would, says child care attorney Bob Crabtree. Some important checkpoints:

• Bolt down storage bins, outdoor play equipment, furniture or other items that could fall on a child. A girl was killed in a Massachusetts Kinder-Care center when a storage bin fell on her head.

• Check playground equipment regularly for rust or protruding nails. Be sure jungle gym bars are fastened and swings are secure.

• Ask manufacturers to build safety into what they sell you. After the tragedy, Kinder-Care told suppliers to replace sharp corners on furniture with rounded or blunted ones, or to cover them, says regional director Al Naddaff.

• Check wooden equipment like picnic tables for splinters.

• Fence off swimming pools -- even those above ground. A

child drowned in an above-ground pool at a Colorado day care home, says state licensing chief Elizabeth Kester.

• Don't lock outside doors from the inside. That makes it difficult for children to leave in case of fire, Kester says.

• Block children's access to the kitchen with barriers.

• If you need technical help, call licensing officials, advises Bob Kubacki, Massachusetts Office for Children. Don't see them merely as a threat.

Starting a Center From Scratch

It took a year longer than planned but Nova University's Dick Goldman built a day care center to his own specifications. At the recent National Assn. for the Education of Young Children conference, Goldman outlined the process of building his Fort Lauderdale FL center:

• Site selection. "It doesn't take being a great demographer," he says. "We just rode through neighborhoods looking for 'for sale' signs," playgrounds and no preschools. Goldman asked carriage-pushing mothers where they planned to send kids.

• Find an architect who'll listen to you. Goldman spent three hours telling his architect what he wanted: access to outdoors from every classroom, a large central indoor area for play on rainy days and pairs of classrooms connected by doorways to encourage team teaching and cut down on noise. The architect incorporated these ideas and others that fit together. What didn't was dropped.

• Be prepared to scale down plans later to save money. Changing from tile to stucco saved $170,000. Dropping windows with built-in screens and shutters saved $50,000.

• Appease everyone with veto power. Goldman needed approval from zoning boards and water officials. Since the center would increase traffic, he had to pay $2,500 for a traffic light. The developer would only approve plans if the center was the same style as its neighbors. And while not required by law, Goldman installed smoke detectors to satisfy a city councilmember.

• Choose a builder carefully. Favorable qualities of Goldman's builder: he won't leave anything onsite overnight and fires any subcontractor (electricians, plumbers) who doesn't show up on schedule.

• When seeking financing, don't just talk to bank branch managers or any vice president. "Almost anybody who works in a bank has the title 'vice president,'" Goldman says. Ask around until you find the bank official who's really got the power. Goldman helped convince the bank to finance his center by showing he'd employ 30 people in the neighborhood.

Buying, Building and Selling a Center

"There are plenty of places to build a center -- don't think you have to buy (land) if it's not right," advises a day care center broker. And don't buy a center without deciding you'd build on that site if it wasn't there, says Dick Richards, Child Care Center Brokerage & Development Co.

At a recent National Assn. for Child Care Management seminar, Richards advised builders, buyers and sellers to:

• Build a complex that's convertible to other uses, increasing real estate value. Too many centers are built on nar-

row plots. A playground can't become a parking lot if not accessible from the street.

• Before building or buying, consider future demographics. Ask city planners about the long-term, such as where shopping centers will be. "A site that looks good today may be by-passed by the new expressway."

• Be sure land's zoned for another use beside residential -- but beware zoning that could create heavy traffic flow.

• Get an engineering feasibility study and building permit before buying. A city "may not like your building and make you change it. It could cost enough to make it unfeasible for you."

• Reduce risk by spreading out. Major chains build most centers of 100-125 capacity. Those with fewer than 70 slots are less profitable; those over 200 hard to keep full. Better to build two centers a mile or two apart.

• When selling a center, be sure the premises and your presentation to potential buyers are well organized. When you show someone around, know the director's name, enrollment figures, licensed capacity in fulltime equivalents, who competitors are and how much they charge, and what your building is made of. Prepare a map showing where kids live and traffic patterns.

• Figure your center's value as costs of vacant land and building a center, minus the restructuring. Ask a contractor the cost/sq. ft. for building a center like yours. Average costs of vacant land in the area. "Be able to justify price. An exaggerated or inflated price can turn off your best buyer.

Building a center averages $45/sq. ft. Considering land, fees and building, the best market in the country's Chicago.

Image Building is a Constant Job

Selling your program to parents doesn't stop once they've enrolled their kids, says Musya Meyer, Hudson County Montessori School, New Rochelle NY. Tell your teachers they must play a continuing public relations role with parents, she said at a seminar at the recent American Montessori Society conference in Washington.

Kids bring home messages, and parents talk to other parents, so the impression of your program depends largely on how teachers project it, she says. "Parents ask why nothing is happening in my class and everything in other classes. You better have an answer," she warns. Her tips on maintaining a good image of your program:

• Invite parents to call you at home so they can discuss the program or their kids any time.

• Have kids make holiday presents for parents, like Easter baskets. Have teachers make presents for the kids.

• Put your name on everything you send home, including worksheets and newsletters.

• Call local clubs, colleges, other groups and newspapers about special events. Suggest photo opportunities to newspapers. "After a while they know you, and if they know they can get a good picture, they'll come."

• Befriend real estate agents. Parents will move near schools they like -- some people even look at a place for their kids before choosing a residence.

• Join local business groups like chambers of commerce. "You meet a lot of people there," she says. For many educators,

this means first admitting that you are a business.

Advertising to the Right Audience

Inviting the public to free lectures has proven a valuable way to get business, three Miami Montessori schools found. In direct mail and newspaper ads, Alexander schools invite people for talks on Montessori philosophy. About half the parents who later enroll kids have attended, says operator Jim McGhee. But he doesn't expect immediate results -- some pregnant women attend and send kids years later. Most fathers won't come if the lectures conflict with Monday night football.

McGhee's other tips for attracting upscale parents:

• Make an alphabetical list of professionals, like doctors -- many have kids and are top prospects. Look them up in yellow pages, then match names with reverse telephone directories. "You don't want to send letters to offices, because they get thrown away. If you send it to the Mrs. at the house, chances are it will be read," he says. "It can take two or three months of real hard work, but it's worth it."

• See who bought property in your audience's price range. Legal periodicals and newspapers print home purchases.

• Mark a map to show where your clientele lives. If many children come from a given neighborhood, you probably don't need to mail there. If a few do, maybe you can attract more. If none do, scout it out. Maybe no kids live there -- or parents don't know about you.

• Get new parents' attention. American Leads (AL), sells county-by-county lists of names, addresses and listed phone numbers of women in the last trimester of pregnancy. After an initial deposit, names cost 15 cents each. Contact AL, P.O. Box 6461, San Jose CA 95150, (408) 269-5683.

• Advertise in "upscale" city magazines and business publications. "Mommy chooses the school, but daddy has to pay for it. If daddy sees Alexander School frequently in his business reading, it makes it a good deal easier to sell it to him," McGhee says.

• Keep ads short -- a headline and two brief paragraphs suffice. Parents should read ads in a minute. Get their attention. If they're interested, they'll call for more info.

• Make ads "provocative," he says. "A little guilt is like chicken soup -- it may not help but it won't hurt." One of his ads begins: "Your child's life has just begun. How it turns out is up to you."

• A rule of thumb -- a small business should put 2% of total revenue into ads.

• Don't rely on surveys to see how parents learned about you. In interviews, many contradict survey answers.

Dealing with Non-Paying Parents

Developing a method for dealing with late-payers and persisting with it helps bring payments on time -- or close to it. About half of parents don't pay tuition when it's due, several program operators tell us. A standard collection plan takes time but pays off, they say. Some ideas:

• Clendinning Nursery School, Nutley NJ, requires a tuition deposit of 10% of the school year's tuition, says director Tina Hempstead. "If they have money already invested, they'll

think twice about dropping out," she says. She applies the deposit to parents' last payment. She sends parents a note during the summer telling them she won't reserve slots for their kids unless she gets the deposit by Aug. 15. She refunds it for drop-outs mid-year only if parents give a month's notice.

About half the parents pay by Aug. 15. She has to call the rest. And if parents get late in payments, "I stand outside" when they come, to remind them they owe money, she says. They'll pay to avoid repeated embarrassment, she found.

• The After School Day Care Assn. (ASDCA), a Madison WI chain, uses forms starting with a coupon book telling parents when they owe what. If payment gets a week overdue, the association sends a statement with a $1 billing fee. "Most people just need the reminder," says ASDCA chief Jill Steinberg.

If parents haven't paid in another week, they get a personalized form letter (and another $1 charge) saying, "We rely on your prompt payment for our regular staffing costs and we have not heard from you," Steinberg says. The next letter tells parents to contact the office before sending their kid back.

Letters are "not punitive, not face to face, which takes the pressure off the teachers," Steinberg says. Send parents copies of registration forms noting their agreement to pay and say you expect them to abide by it, she advises.

• Provider Resource Organization (PRO), a Portland OR family day care group, keeps an index-card file of payment-problem parents that providers call in. Cards list parents' name, address and names and ages of children. Providers can call to see if a parent is on the list. If the name is in the file, PRO advises providers to contact the other provider, says secretary/treasurer Dan Elek. "We don't say these parents aren't worthwhile, just that the names were given to us by the provider," he explains. If providers call and say the parent has paid up, PRO removes the name.

PRO doesn't notify parents if they're on the list, "but they can call and find out," Elek says. If a parent disputed a provider's claim, "we'd put it on the card," he adds.

Writing it Down Clarifies Duties

A policy manual clarifying responsibilities and benefits can improve staff morale, stability and effectiveness, says Jo Kuykendall, Discovery Center, Fairbanks AK. Staffers all get the same information and can respond to parent inquiries in a consistent manner, she told the recent National Assn. for the Education of Young Children conference in New Orleans. Kuykendall made the following suggestions for staff manuals:

• Include all job expectations, such as staff meeting times and attendance requirements. Spell out dress codes, how to report illnesses and length of probation. Say who staff report to. Include disciplinary policies and how to handle emergencies.

• Put regs, such as child abuse reporting and corporal punishment restrictions, in your policies.

• Include all parent handouts so staff know what parents know.

• Specify what time off you'll pay for, such as jury duty, funerals, illness, pregnancy and attending professional meetings. State policies for overtime payment. Writing it down can protect you legally.

• Require teacher contracts. Even if not legally binding, committing themselves to work for you reduces turnover. Include a clause making contracts breakable by mutual consent. People will still move, get sick or pregnant, but they understand they're not supposed to leave in a given timeframe for a higher-paying job.

• Spell out policies for taking handicapped kids, including what conditions you'll accept.

• Write policies for when kids are dropped from enrollment, including excessive absence and tuition non-payment. When do you call parents, and what do you say?

• Specify how you assess and record kids' progress. Do you give tests?

• Keep the book in a looseleaf notebook, the easiest format for updating it.

• Give the manual to substitutes so they know how to get through the day. And spell out who contacts subs and who's eligible.

• Give the manual to staff before they start, and require its return before giving them their last paycheck.

Hints for Recruiting Home Providers

Moms-to-be attending birthing classes often ask teachers about day care -- but not all because they want it for their kids. Some want to become providers. The classes, filled with mothers planning to stay home with their babies, are fertile grounds for recruiting family day care providers, a Georgia sponsor found.

A family day care survey last year by Atlanta-based Save the Children (STC) discovered that many providers had attended the courses. So STC approached teachers in hospitals and other organizations about relaying recruitment info, such as STC's provider brochure. "We got at least five or six from it," says STC director Nancy Travis.

STC also devised a way to get around zoning regs that have kept many family day care providers from registering in the Atlanta area: it pushes "family day care for two." Georgia providers only need register if they care for three children other than their own. Neighbors don't get the chance to complain at a zoning hearing about two-child providers. STC requires references from these providers in lieu of registration.

Neighborhoods with zoning restrictions tend to be wealthy, where parents will pay up to $100/wk. for infant/toddler care, Travis says. STC wouldn't push the program in areas where parents couldn't pay as well.

Keeping Kids at the Center
How to Keep Parents Happy After Enrollment

Effective marketing and a likable director can get parents to enroll their kids at a center. But you've got to keep them happy if you want parents to keep children enrolled. And that requires not just focusing on the child, but "pampering parents" as well, says Lynne Meservey, former vice president of Daybridge Learning Centers, now president of Child Care Management Associates, a Texas consulting firm. "We sometimes forget parents after we get them in," she says. Meservey and Daybridge developed parent relation policies that reduce child turnover. Meservey presented the ideas at the recent "How Successful Directors Manage" conference in Chicago sponsored by Associates in

Human Development. This Special Report details some of Meservey's ideas.

The highest level of withdrawals occurs between six and eight weeks after enrollment, Daybridge research discovered. "That was a real shocker," Meservey says. Parents pulling kids during this period do so for several reasons: miscommunication, mismanagement, unmet expectations or too rigid adherence to policies. Parents "may have a complaint they didn't tell you about. They're afraid something will happen to their child if they complain. They feel guilty when they start. Think of how they feel when they leave," she says.

Some of Meservey's recommendations for a retention program:

• Keep records of average length of stay and at what points parents tend to pull kids. A Daybridge study found an average stay of about 47 weeks.

• Involve staff in retention efforts. Tell them how many kids leave how often and state that you want to extend average retention time. Set a goal of extending it a certain number of weeks. Ask staff for ideas. Sponsor contests between classes on who can keep kids longest. (Infant rooms will find it most difficult.) Give winners a reward.

• Give parents daily feedback. That'll make them less likely to feel their kid was forgotten in a teacher change. Share events or something the child said. Show that you know what the kid's doing. Say something positive about each child every day. Compliment parents as well as kids. "They need those strokes just as much as the children do." Respond to parental inquiries the same day, even if it means calling at 9 p.m.

• Make sure someone greets parents and children individually by name upon arrival. Ensure someone stays in the front office at all times to talk with parents and answer phone calls about their kids.

• Give parents a free meal or their money back for the day if it keeps them from leaving. Daybridge has a form parents fill out asking for a day's rebate. It's not used often.

• Take parents' picture at enrollment. Give it to staff so they know who they are. Post a family picture on the bulletin board -- it'll make parents feel welcome when they see it the first day. Post pictures of parents where kids can see them. That reassures children on their first day with you.

• Give parents a picture of the teacher to show kids before their first day. You can include a note from the teacher for parents to read the child saying the teacher is looking forward to the kid's arrival and here's what we're going to do.

• Be sure you're there to meet parents when they arrive the first day. Be sure cubbies, coat hooks, etc. are labeled with the kid's name. Post a banner welcoming the child by name.

• Sit down with parents on the first day. Give them your card for their office file, even though they already have a copy. Tell them you'll call to report on the kid later in the day. Don't call without warning -- that'll alarm them. Tell them what the kid's doing and that s/he's having fun.

• During the first two or three weeks, have another brief, informal conference. Give parents a picture of the kid having fun at the center.

• Sponsor a parent orientation night during the first month of enroll-

ment. Tell new parents it's part of the enrollment process and you expect them to come "if you think you can get away with it." Don't invite other parents, but if they ask, tell them they're welcome. Review policies and procedures, describe upcoming events and take questions. It's a good time to clear up misconceptions. Tell parents your job includes helping them learn.

• After two months, have another parent call and ask how things are going.

• After three months, give parents an informal progress report, orally or in writing.

• After four months, send parents a questionnaire and thank you note for enrolling their child. Enclosing a token, like a cookie, helps.

• After four months, slow down. You've probably got them for the year. After a year, sponsor a program like a free breakfast for parents. Offer a bonus, like waiving tuition for a week when parents are on vacation.

• On normal days, focus on the child at drop-off time. Focus on the parent at pick-up time. They won't be in such a rush.

• Highlight a "parent of the month" on a bulletin board.

• Sponsor "coffee hours" once a month or so if parents want to come in early and chat with you.

• Don't wait till the last minute to announce tuition increases. Daybridge gives a month notice. One large annual increase is better than several small ones. Don't increase prices in October, right after you enroll a lot of people. It won't help to give reasons for the increase, but remind parents at the time of the benefits of your program.

Building a Board of Directors
Tips from a Management Consultant

A board of directors can be either an unending headache or a source of needed talent to a center or association administrator. Which it will be depends largely on how an organization builds it. Karl Mathiasen of the Management Assistance Group (MAG), a network of consultants to non-profits, offers the following advice for building and maintaining an effective board of directors. Mathiasen gave his advice at a fall meeting of the Washington Council of Agencies, a consortium of non-profits in the Washington DC area.

Finding the Right People to Serve

Some tips on finding good boardmembers:

• Look for people with the qualities you need -- don't plan to train them once they're on the board. It wastes too much time. "It takes three to six years to make a bad board good," Mathiasen warns. "Training and development are poor substitutes for recruitment."

• Don't cast your net too narrowly or widely. "If you only look within the field you already operate, it is dangerously narrow," he says. But be sure to look for people committed to your type of cause or program -- the interests of someone on the symphony board probably lie outside child care. And commitment's not a sure sign of a good boardmember -- someone who spends a lot of time licking envelopes may not have the right skills to sit on the board.

• Seek people with common sense, not necessarily expertise in your field. Someone new to the field is less likely to come with preconceived notions.

• Ask how prospective members will "take on the leadership." Be sure they can raise objections without threatening or forming adversary relationships.

• Check with people who know prospective members, preferably from other boards or group situations.

• Look for people with the patience to work in groups, not those who prefer working alone.

• Seek new members not afraid to raise issues. "I like boardmembers who have the guts to raise the dumb question -- the person who says to the treasurer after figures have been read 'I don't understand the financial report,'" Mathiasen says. Long-time members tend to accept such reports without questioning, even if they don't understand them.

• Find people eager to do necessary work. You can't afford the time to constantly remind people to carry out their responsibilities.

• Be sure members keep a sense of humor, especially about losing. Meetings can get unpleasant if members get angry at losing votes.

Avoiding the Wrong People

People you won't want to include:

• "Johnny-one-note," who keeps raising the same issue.

• "Authority figures, used to making up the minds of everybody else," usually people accustomed to being bosses.

• The "well-known boardsitter," overcommitted to other groups.

• "Devil's advocate," who always goes against the majority.

• The "off-the-wall artist," who constantly raises irrelevant issues.

Keys to Making a Board Operate Successfully

A nominating committee's the most important committee on your board. Boards need a balance of age, skills, experience, sex, race, interests and affiliation. Older people may not raise fresh ideas but will bring knowledge and experience younger people won't. Start your search by asking what qualities you need. The list may include expertise in child care or management, fundraising and personnel matters. Or you may need connections to funding sources, community groups and religious organizations. But be sure boardmembers don't represent other groups on the board -- it can get legally messy. Tell those with outside affiliations "to take off their other hat" while on your board, Mathiasen warns.

Some other hints:

• Avoid selecting members from your volunteers. They tend to act like "adjunct staff," doing work of volunteers, and forget their role as boardmembers. Consider requiring volunteers who join the board to stop volunteer work.

• Don't make the board overly "legalistic" by crowding it with lawyers and accountants.

• Be upfront with prospective members about the amount of committee work they'll have to do and be sure they're willing to do it. Give new members an orientation session, backgrounding them on the organization's history from founding up to the present. Mention all major events that shaped it.

• Keep a pool of prospective members with diverse skills. Even if you don't select them now, you may need them later.

• Rotate members to keep a board fresh. No one should serve more than two consecutive terms of two to four years. Let them come back after a year off if you want. Organizations often overlook the need for fresh viewpoints, energy and community contacts. New members can bring enthusiasm to committee work that's become routine or tedious for the veterans.

Making the Board Work Effectively

Once you've built the right board, you need to create the proper structure to make it work right. Avoid concentrating power in the chair or executive committee so the board becomes a rubber stamp. And beware of a powerful finance committee chair who says there's no money to do whatever he or she doesn't want to do.

Members must feel they own the organization. "If they don't own it, they make rotten governors," Mathiasen says. "They are the ultimate budget decisionmakers. They need to participate in raising funds" and public relations. Exact functions of the board will vary, depending on an organization's needs, development and goals. The board may make long-range plans and overall policies or delegate that responsibility to staff with board review. Boards need to set criteria to select executive directors and continually evaluate their performance.

Boards need to review budgets according to their own set criteria, including planning and adequate fiscal control. They should require periodic financial reports from staff. But too often, they only examine line items and get bogged down in trivia -- terrifying the staff by "nickel and diming" the phone bills and supplies outlays. "The real task is to assess whether resources are flowing where the priorities are," Mathiasen explains. "Most resources are used to pay salaries. The best question for a board to ask is "what kind of salaries are we paying to what kind of people?" A day care board should ask itself how much salary money's going into caring for kids -- the top priority -- as cpposed to administration and fundraising.

To make meetings run smoothly, follow an agenda and start and stop meetings on time. Meet around a table, not like "a family gathering." Don't let meetings turn into monologues by the executive director -- "the board will get bored," Mathiasen says.

Optimum size for most boards is 12 to 18, but smaller boards -- as few as five members -- may serve smaller organizations better. Larger ones tend to trip over their own feet and are plagued with attendance problems. They "almost always have an executive committee that does the work," Mathiasen warns. "A rule of thumb is as many members as it takes to do the work." Avoid having members who feel they're not involved in organization activities.

If you have an executive committee, sharply define its powers so it doesn't turn the board into a rubber stamp. State that it only acts in emer-

gencies or sets agenda.

Expect tension between board and staff. If the board doesn't question the staff enough to make it nervous, it gives it too much freedom. But if the board dominates the staff, it's gone too far the other way. Ask whether you have a "following board" that tends to go along with the executive director's leads, or a "leading board" that controls staff work. Following boards tend to run into trouble when the leader departs. Yet leading boards can foist policies on staffers that they don't understand or support. Policymaking must be a joint process.

Don't load members with a lot of reading. They won't do it. Give them the minimum they need to make decisions.

For Further Help

MAG, a non-profit organization, offers management consulting to other non-profits of all sizes. Its normal fee of $360/day varies depending on ability to pay. MAG can also arrange funding for its services in some cases.

Mathiasen's office is at 1705 DeSales St. NW, Suite 401, Washington DC 20036, (202) 659-1963. MAG also maintains offices at 39-01 Main St., Suite 606, Flushing NY 11354, (718) 353-0670 or (516) 764-7883; and 1725 San Andres St., Santa Barbara CA 93101, (805) 569-0364.

The following papers written by Mathiasen are available from MAG:

- No Board of Directors Is Like Any Other: Some Maxims About Boards, nine pages, $1.50.

- The Board of Directors IS a Problem: Exploring the Concept of Following and Leading Boards, $1.50.

Mathiasen also recommends:

- Steering Non-profits: Advice for Boards and Staff, a special issue of "Conserve Neighborhoods" magazine he coauthored. $2 from National Trust for Historic Preservation, 1785 Massachusetts Ave. NW, Washington DC 20036.

- The Effective Board by Cyril Houle. $5 from Kellog Community College, attn.: Neal Sharp, 450 North Ave., Battle Creek MI 49016.

ADVOCACY

Stats Can Make or Break Your Case

Numbers knock out policymakers, says one advocate. But when using statistics in advocacy, make sure they can't be used against you, says John Niblock, former North Carolina governor's youth advocate.

Niblock used numbers to hike day care funds for the eastern part of the state. He showed that Appalachian Regional Commission (ARC) funds meant day care centers in the western part of the state spent more per-child than those in the east, which didn't get ARC money.

To show its effectiveness, a preschool program for disadvantaged youth did a follow-up survey showing former students had a 31% arrest rate, compared to a whopping 51% for those who never attended.

But anticipate your opposition, Niblock warns. To bolster a case against corporal punishment, he showed most children receiving it were black. His opponents simply countered that black children misbehave more. "We should have said that given similar infractions, black children get disciplined more," he observes.

You don't have to do elaborate surveys, he says. Get your data from Census reports showing number of children and families in particular areas and income status. State governments and academic studies can also provide useful statistics, Niblock says.

"Reduce arguments to their simplest form," he adds. Legislators and media don't want to plow through long documents. Prepare a one-page summary of your findings, using ancedotes to put the data in human terms.

You must remember it's there (so you don't trip), but fighting the fire is more important."

• Keep this in mind: Congress is scheduled to release its budget message April 15, points out Melanne Verveer, Coalition on Block Grants and Human Needs. But they'll probably delay it because the date falls during Easter recess, and they don't want to deal with the consequences while they're home. So try to get to your legislators during this break, she advises.

The Coalition is setting up a clearinghouse to document who is suffering from the cuts and where, says Verveer. She encourages information from all state and local programs. You can get your data to her through CDF.

Connections and Timing Make the Day

Good timing and connection-plugging can turn a day into a major advocacy and publicity blitz, Southern California child

care advocates have shown. With a lot of donated labor and sympathetic businesses paying about $10,000 for events, a Child Care Action Day helped boost state day care appropriations and strengthen an advocacy network.

"Connections made everything happen," says coordinator Karen Hill-Scott. Friends in local media arranged broadcast interviews and newspaper articles. Business friends paid for a breakfast for businesswomen and an evening reception. Other keys to success, Hill-Scott says, involve:

- A specific purpose. Advocates sought to broaden support by bringing diverse elements together. No one on the 15-member steering committee of child care and women's groups knew all other members when they started.
- Hitting the right audience with the right message. At breakfast, they placed one child care professional per table to answer questions and gave each attendee a packet of information on child care options for business. They sought to show through media that day care's not just welfare.
- Timing. Planning the event when major legislation's considered spurred many people to write legislators. Best to do it when local politicians can come to events. Reward them for supporting your programs. Spread events over a weekend if need be.
- Turning bad publicity into good. After headlines about sexual abuse "anything to do with day care would attract attention," Hill-Scott says. So they planted stories saying most day care's good for kids.

How to Run a Voter Registration Drive

It's not hard to turn your program into a voter registration center in many states. Local groups like the League of Women Voters (LWV) in Louisville KY are providing the know-how. Local LWV volunteers visit centers, bringing forms to register parents and staff, says Linda Locke, who launched a registration program at Louisville Community Coordinated Child Care. Other pointers:

- Have someone on staff learn to register people. In some states, you just need to fill out mail-in cards; in others you must be deputized, says Toby Weismiller, political action coordinator, National Assn. of Social Workers (NASW). Requirements for deputies vary; some states give it to anyone passing a simple class, she says. Check with your county clerk.
- Collect, examine and deliver completed registration forms yourself. Parents don't always fill them out correctly or mail them in, Locke says.
- Consider extending hours on election day so parents can vote. And give staff time off, too.
- Help arrange car pools to the polls from the center.

Making Your Child Care Survey a Hit

Everything you need for a local child care supply/demand forecast is ready to be collected -- if you've got time for the project. The California Child Care Resource and Referral (R&R) Network did one, and it's been such a hit among state businesses, the press and advocates that the Network ran out before providers could get copies of the five-county survey. Tips on putting one together:

- Assign someone to spend a year or so working on it full

time. It took 3-4 months just to survey the 4,000 providers, says coordinator Merle Lawrence. But produce the survey within a year and a half or the data will be stale.

• Get local R&R or other groups to help. Network R&Rs surveyed providers by phone while updating files to avoid calling twice.

• Limit questionnaire length. The network's five-pager took too long, Lawrence says.

• Do a regionwide survey. Employers need data on employees who live in one area and work in another.

• Tabulate surveys by computer. Hook up with a university if need be. The Network's hand tabulation was "ludicrous," Lawrence concedes. Figure computer costs into grant proposals.

• Combine survey results with data from the U.S. Census Bureau, U.S. Bureau of Labor Statistics and state government. Compare projections of children with working mothers to number of slots available.

For more on its Child Care Information Kit, contact the Network at 320 Judah St., Suite 2, San Francisco 94122, (415) 661-1714.

Finding State Money to Fund Programs

No one likes tax increases, but if you need one to fund your program, you can ease the blow for voters and politicians. Children's Defense Fund (CDF) officials give the following advice:

• Look for obscure revenue sources to fund small programs. States and local governments tax or charge fees on everything from fuel to entertainment, alcohol and licenses. They can always find new ones or increase old ones. For ideas, see the annual "State Government Tax Collections," $3.50 from the Census Bureau, Washington DC 20233.

• Consider a trust fund. At least 15 states set aside money for children's programs, most to fight abuse. They fund them with fees on licenses, birth certificate copies, etc. (See page 48).

COMPUTERIZATION

Microcomputers in the Preschool Classroom

Are microcomputers in day care classrooms a revolution in curriculum or just another expensive toy? While their long-term effects on children and the future of preschool education's unknown, computers are at least adding a new dimension to day care from toddler to school-age programs. This Special Report explores computer uses in early childhood education -- how to select software, train staff and get kids to use the computers productively.

To Use or Ignore -- Give the Kids a Choice

Even pioneers in early childhood computer use don't panic if children aren't exposed to computers by first grade. The school years provide enough time to learn computer skills, they say. And the computers used in day care today will be obsolete by the time today's preschoolers reach the business world. So treat the computer like another toy for children to choose to use or ignore, they recommend.

The University of the District of Columbia (UDC) Day Care Center uses programs like Hodge Podge to help children learn memory and alphabet. When preschoolers punch the "D" button on a keyboard, a dog appears on the screen and wags its tail and barks, or a duck quacks. At other levels of development, children learn music as the machine plays songs when they press certain keys and they sing along.

Palo Alto Preschools in southern Arizona starts kids as young as two with LOGO, which deals with visual aids and graphics. Before learning reading, children design patterns on the screen by moving an arrow or blocking out "X"s on a grid. They move "sprites" across the screen, controlling color, direction and speed. The visual programs help pre-readers understand spacial relationships and directions, says head teacher Buffy Owens. At a later stage of development, children learn to program the computer in BASIC language, in which they learn numbers and letters. Children at various levels of sophistication can also use computers to solve mathematical equations, learn spelling and fill in the blanks to complete nursery rhymes or find the missing part of a body.

At the Advent Parish Day School in Tallahassee FL, toddlers develop coordination and learn color, size and shape distinction with the Color Phase game by pressing the return button to match the object on the left side of the screen with one of three choices on the right. For two-year-old beginners, the choices appear one at a time and the children must press the key at the right time to get the right answer and a smiling face on screen. When they get slightly more sophisticated, three choices appear at once and the children must punch the key at the right time as the curser moves across the screen underneath the three choices. When they master that, they move on to horizontal, vertical and plaid pattern recognition. By typing in the child's name before starting, you can record the number of times a child attempts a problem and the percentage of right answers.

The children also learn computer literacy and the importance of computers, which they'll need to know in an increasingly technological society, Owens says. Like the car and telephone, the computer is changing our lifestyle and will become as common, says Mima Spencer, a computer consultant from Educational Resources Information Clearinghouse (ERIC) on Elementary and Early Childhood Education at the University of Illinois. In a few years, we won't even speak of "computer literacy," she predicts.

Evaluating the Software: What's Good for Kids?

Most educational programs cost between $20 and $70, often including learning aids like instruction manuals, books or posters. Before buying, most reputable manufacturers will let you try out a program. Some libraries also lend copies. Visit other preschool programs that use the software, Spencer suggests. But be sure software you buy works on your hardware. If you don't already have a computer, you probably would want to select software first as many experts suggest.

Several national publications and organizations can help you choose software and effectively use your computers in education:

● Northwest Regional Educational Laboratory (NWREL), a non-profit organization funded by the National Institute of Education, has produced more than 200 one- or two-page evaluations of computer programs for preschool through high school. It produces 25-30 per quarter, describing and rating programs for accuracy, educational value, ease of use and more. Most reviews reflect the opinions of two teachers and a computer expert. The MicroSIFT Courseware Evaluations are available through state and other educational agencies, and to subscribers of the Resources in Computer Education data base. Though NWREL doesn't have the staff or time to distribute the reviews, it has distribution centers around the country that will. To find the nearest one contact: NWREL, 300 SW 6th Ave., Portland OR 97204, (503) 248-6800.

● The Microcomputer Center, San Mateo County Office of Education, publishes an annual guide to its favorite software programs by subject. The 1984 Preview Guide cost $10 from County School Service Fund, 333 Main St., Redwood City CA 94063.

● "Evaluation of Educational Software" by Southwest Educational Development Laboratory shows you how to evaluate software yourself. The resource book's available from the lab's Publications Office, 211 E. 7th St., Austin TX 78701.

● ERIC, free through telephone hook-up or libraries, contains current literature on microcomputers and young children, including software evaluations. Check with university libraries or ERIC at University of Illinois, College of Education, 805 W. Pennsylvania Ave., Urbana IL 61801, (217) 333-1386. ERIC also publishes MicroNotes, a bimonthly newsletter on children and computers. Subscriptions are $8/year from ERIC's Publications Office.

● Education Computer News, a biweekly newsletter, covers the latest in innovation and technology. Subscriptions cost $175.95/yr. from Business Publishers, Inc., 951 Pershing Dr., Silver Spring MD 20910.

Several magazines regularly cover preschool computer programming. Most are available at magazine stands and computer stores. They include Classroom Computer Learning, Educational Computing, Teaching and Computers, Electronic Learning, Personal Computing and Family Computing.

Some books also explain the basics. Spencer suggests Practical Guide to Computers in Education, Coburn et. al, Addison-Wesley Co., 1982; Writing in the Computer Age, Flugelman & Hewes, Headlands Press, Inc., 1983; The Personal Computer Book, Ballantine Books, 1982; and Computers for Everybody, Willis & Miller, Dilithium Press, 1982.

Watch Out for Interplanetary Missles, Hungry Fish, Say Experts

The same hardware (terminal, keyboard, disk drive and printer) that you may use in the office for accounting, word processing or other administrative functions can be wheeled into the classroom for lessons or games. Choosing activities takes more effort as literally hundreds of preschool programs flood the market faster than anyone can keep up with them.

Avoid certain types of programs, educators warn. Some encourage questionable values or encourage children to give wrong answers, says James Hoot, Texas State University. He condemns "shoot'em up" games -- even those that try to teach. In one such game, a user tries to defend Earth from interplanetary invaders, destroying enemy missiles by typing the right words. In another, a little fish tries to escape from a big fish chasing it across the screen. The little fish advances each time a child answers a question correctly. Trouble is, kids like to see the small fish eaten and deliberately answer wrong. And most software doesn't allow for creativity -- a child can answer a problem right only one way, Spencer notes.

And much software assumes that youngsters know too much, says April Penton, Advent Day School. Even most of the simplest games require children to recognize keyboard letters, which they can't do, Penton says. So the "Early Discovery Series" she codesigned requires children only to use the return key. Letters on many alphabet-teaching programs are too hard for children to recognize, she says. Hartley Courseware, Dimondale MI will market Advent's software soon. It requires Apple computers.

Warning: Don't Substitute Computers for Experiences

Despite fears that computers isolate the people using them, children become very social with them, experts say. They require minimal supervision beyond set-up and getting children started, says Mary Ann Banta, UDC day care center. Children tend to watch and help each other out with problems. Short attention spans limit hogging the machines. She places her Apple computer in the center of the room where it's accessible, encouraging kids to socialize.

But preschoolers shouldn't be taught anything by computer that they wouldn't be taught without one, experts say. The ability to teach literacy on a computer may lead to teaching children too young, especially if it looks fun and easy on the computer, they fear. And don't substitute the computer for life experiences, since a computer's only two-dimensional, warns Mari Endreweit, Bank Street College. Learning weights and measures should be done with scales and pouring liquid back and forth between containers, she says. It's messier, but a more real learning experience. Likewise, children should discover color mixing with paints and brushes, she says.

Though computers change the way kids are taught, they don't really change the way they think or the subjects they can be taught. "I have not seen anything for very young children that can't be done manually," says Ethel Tittnich of the Program in Child Development and Child Care, University of Pittsburgh. Instead, the computer is a "workbook on a screen," she says. A machine can tell a child if an answer to a question is right or wrong but it can't pass judgement with words or facial expressions like a teacher. But the child

can be boss by manipulating the keyboard. "With a computer, a child can feel very much in control; whereas in a classroom, the teacher is in control," Owens says.

Teachers can also use computer software as a base for off-screen learning. The bee that buzzes across the screen when the "B" key is pushed on Xerox's Stickybear ABC software can lead to a lesson about bees, Spencer suggests.

Scholars agree important questions on long-term effects of computers on children and the best ways to use them remain to be answered. The field's not sure how preschool computer use will affect elementary and secondary education and if problems will develop if rich kids will use computers more than poor ones. "Think of where the automobile would have gone without roads," Hoot says. "That is where we are at with the computer. It can develop minds of children but is limited by the pathways."

Teaching the Teachers -- A Tougher Challenge

Teaching teachers to use computers in class is much harder than teaching children, say those who've taught both. While kids naturally show curiosity, grown-ups tend to be scared of new technology. Their anxiety will be overcome as they see the personal benefits of computer use, and as software improves, Tittnich says.

Palo Alto Preschool eases staff into computers by teaching first those who show interest -- they then act as a good influence on reluctant colleagues, Owens says. Advent's program helps teachers by simplifying their role. All they have to do is turn on the machine, insert the disk in the right place and follow the simple directions that appear on screen to get children started. It consists of typing the child's name and pushing the return key or space bar.

Colleges and computer stores offer helpful classes for teachers, Spencer notes. But don't expect a quick course to solve all problems. "People who teach teachers to use computers often are the technologists who are not very sensitive to anxieties, or they are teachers who don't know about the technology," Tittnich says. And a basic class won't prepare you for every possible problem, such as unclear instructions or malfunctions that can be repaired with a quick adjustment by a familiar hand. So be sure you know a resource person you can turn to any time -- someone who's been in the same situation before, Spencer adds. Form a computer users group with other schools to share ideas and discuss problems. Computer stores and school districts may help.

A microcomputer is generally child safe -- just be sure you secure it if it's portable. The disk drive -- the part that stores the disk -- and the disks themselves are most vulnerable. Kids can jam or mishandle disks, so ask for a back-up disk before you buy -- most distributors will include one at relatively low cost, Spencer says. But other than exercising caution when inserting and removing disks, there's no foolproof method for keeping a disk drive clear, instructors have found.

EMPLOYER-SPONSERED CHILD CARE

Verba: An Employer Tax-Exempt Subsidy

A Voluntary Employee Benefits Association (VEBA) helps four rural Georgia companies subsidize employee child care tax-free. Two textile manufacturers and their distributors in Bowdon use a VEBA to run a 120-slot day care center for their largely female staffs.

Under IRS code, employers and employees can create VEBAs, mutual associations to pool funds, for child care. VEBAs can either provide care or pay providers. Money given to VEBAs can accumulate tax-free, since it's a charitable corporation.

The Georgia companies subsidize the VEBA according to the number of employees participating. In addition, one firm built the building and another provides bookkeeping and secretaries. The Appalachian Regional Commission gave $181,160 to get started. All employees are eligible to use the center, explains director Diane Hornsby. The firms escape legal liability for the center since they don't technically own or run it, she says.

To incorporate, VEBAs must:

- Not charge for membership, though they can charge for using the center.
- Offer services to all employees.
- Prepare a plan to dispose of assets if the VEBA folds. Assets can pay benefits or be given to members or another VEBA. Companies can't get donations back. To get around this, the Bowdon firm that built the center leases it to the VEBA.
- Consist of members with a common bond. They can be employees of the same firm, type of firm or union.
- Provide at least 90% of services to employees. Managers and stockholders don't count.

For more info, contact regional IRS offices. Ask for Publication 557, "Exempt Status for your Organization."

Employee Consortiums: What Not To Do

One employee-run child care center trying to get business and community support learned the hard way to tell everybody what -- and what not -- to expect. At the recent Home and School Institute conference in Washington, director Abbey Griffin suggested ways others can get around problems that first plagued the Broadcasters' Child Development Center:

- Tell employers from the start how many slots workers are entitled to. Some of the Washington DC TV stations involved thought their employees deserved more than what they ended up with.
- Beware of "unwritten expectations." A local church donating space expected parents to join the congregation, but they didn't, Griffin says. And because the parents worked at televi-

sion stations, the church expected publicity, which it didn't get, she adds.

When BCDC moved to its current site in a public school, the school board pressured it to reserve slots for students' families in return for low rent, Griffin says.

• Make concessions to the community when it helps. BCDC opened 50% of slots to the community, reserving 10% of those for families in the immediate neighborhood to get a zoning variance.

Employer Consortiums: Tips for Good Timing

Count on taking at least a year to get an employer-sponsored child care consortium off the ground, says a new guidebook. It takes months to get employers to participate, let alone determine their share of costs, says the manual by The Austin Child Guidance & Evaluation Center.

The project planner must use "stew time" to help companies assess their commitment, weigh costs and benefits and clarify any misunderstandings. The guide also suggests planners:

• Require cash up-front from members or withdrawal penalties. This requires real investment. If a company's pull-out could kill the project, cash commitment protects others.

• Examine the employers' previous commitment to child care and be certain they understand the needs and costs. Speak to them in business language with financial figures.

• Examine members' relations with each other. Competitors are less likely to get along. It may help if they work together on a less risky project first, such as an advocacy effort.

• Keep employees informed of all developments so expectations are realistic.

• Even after all members have read and agreed to a proposal, review it with them jointly to be sure they've reached the same understanding.

The center wrote the manual after its involvement in a failed consortium effort (see our 3/12/84 issue). A limited number of copies of the 84-page "Child Care Consortiums by Employers: Four Interorganizational Issues to Consider When Developing a Joint Project" are free from the center, 612 W. 6th St., Austin TX 78701.

Convincing Colleges of Day Care's Worth

Stress how a campus child care program enhances the school's overall mission, if you want to start or increase support for one. That's your best bet for administrative backing, presenters told the recent National Coalition for Campus Child Care conference. Hints for upgrading your image and support:

• Use your center for credit courses in early childhood education. This makes your teachers adult educators as well as child educators, says Katherine Roberti, child care services director, Northampton County Area Community College, Bethlehem PA. And classify teachers as "adjunct faculty," not service employees, she suggests.

• Keep and give campus honchos reports stating how many students used your center, how many credits they took, and how much revenue they brought the school. If people taking non-credit courses use it, show how many later take credit courses.

• The Northampton center upped its stature by letting a

local company use a classroom for product testing. College officials were pleased -- it made it easier to get funding from the company's foundation, Roberti says.

• If just starting out, don't be too specific in demands at first, advises Jan Smith, College of the Mainland, Texas City TX. Start simple -- say you need a lab school, without mentioning size. But tell everyone you know.

• Learn the official ways to get messages to top administrators -- and the unofficial ways. Get the ear of a secretary or public relations officer who sits in on board meetings and has access to the real power sources. Learn administrators' responsibilities "on paper and what they really do," Smith says.

• Be a "team player" by joining other groups. Buy football tickets if that's what it takes, Smith advises.

Slow Approach Brings Center

Don't start off telling corporate top brass that you want day care benefits -- tell them you want to "explore the needs of working families," Dianne Keel advises those seeking employer benefits. Her ad hoc employee group, Concerned Women of La-Roche, approached Hoffman La-Roche executives that way. They wound up getting an on-site center, she told the recent Washington DC conference on The American Family and the Future of the Workplace: Meeting an Emerging Crisis.

Keel, now director of the 56-slot Roche Child Care Center, Nutley NJ, describes the step-by-step process of selling the center idea to management:

• The group first persuaded management that it should look at demographic changes affecting working families: increases in single-parent and dual earner households and divorce rates. The company sponsored employee seminars for other purposes like using computers, so why not a series on child care, it argued.

• It then formed a task force to study the feasibility of child care benefits. The women's group realized it had to involve men from various parts of the company who could share needed expertise, like lawyers and accountants. One unit examined employees' expectations and needs; another looked at what other companies were doing. But since each company is unique, the group had to come up with an original plan, not a copy of another program.

• When management feared taking on liability, the group explained that it's no different from existing employee liability. "If a kid falls and breaks a leg, it's no different from an employee falling and breaking a leg," Keel says.

• Since the company was "leery of getting into the child care business," it originally brought an outside group to manage the center. After two years, it decided to operate the center itself.

FUNDING AND FUNDRAISING

Hints for Successful Fundraising

Don't think of raising funds -- think of raising friends. Most successful non-profit gift campaigns work that way, says fundraising consultant Franz Jaggar. Institutions don't give; people don't give to institutions -- people give to people, he said at the recent American Montessori Society 25th anniversary seminar. His tips for successful capital campaigns:

- Plan ahead. "Two-thirds of mistakes are made in the planning process," he says. "The biggest mistake is that people don't (plan)." Sell a concept instead of asking for a handout. Understand your financial situation in depth and explain it to staff and parents. Reassess, if your situation changes.
- Document why you need money and how you'll spend it. Set objectives, such as endowment, improving facilities or subsidizing current operations. Making up a deficit or saving a school is the hardest sell.
- Emphasize a "unique selling point." Look at what you offer the community that no one else does -- a unique curriculum, special ed, a talented faculty, well-known leader, or special location -- be it the only downtown or farm program around.
- Accommodate givers' schedules -- don't expect them to give at your convenience. Corporations and funding organizations operate on their own cycles.
- When an organization rejects your proposal, ask why it wasn't responsive to its interests.
- Coordinate requests. Don't "nickle and dime parents to death" and make business "wonder who's in charge over there."
- Acknowledge donations immediately with a letter. Consider a call, too, for donations above a certain amount.
- Give enough resources to a fundraising campaign; don't expect overnight success; and keep it going. Be sure the person in charge of fundraising has enough time for it. If you don't hire a professional to write a fundraising letter, make sure a professional reads it before you send it. And test a letter out on a small audience before a mass mailing.

Most Firms Willing to Give, Center Finds

If you ask, most employers will contribute to employees' child care programs, one day care center found. Building Blocks Child Development Center of La Salle College, Philadelphia, had a success rate of about 90% in getting contributions from parents' employers, says director Elizabeth Barry. Here's her scheme:

After children had been enrolled five or six months and she figured parents were satisfied, she asked them if she could use their names to seek donations from their employer. (She

didn't push reluctant parents.) About 75% agreed and gave the name of their company president or personnel director.

Barry then wrote the official, attaching a flier and a class picture with the employee's kid circled. She stressed that the center boosts the company's productivity by providing quality day care enabling the parent to get to work and not worry about the kid while on the job. Then she suggested the company return the favor by giving to the center.

Many corporations, like banks, gave one-shot contributions in the $100 range. Some that didn't give cash agreed in a follow-up phone call to buy ads in the center's annual birthday party program booklet. Some gave free advertising by distributing the center's flier to other employees.

Still others made in-kind contributions: a nearby hospital bought slots for employees and gave kids a tour; a local McDonald's hosted a party for the kids. A graphics firm designed a logo the center uses on letterhead, programs and T-shirts.

Don't make the pitch too often, Barry advises. After a year and a half, she put the program on the backburner. "Parents were less willing to do it a second time," she says. Now she's asking the firms to buy slots for employees instead.

Getting Support from Grandparents

If parents are the only relatives you pump for donations, you're missing a valuable generation. Some Maryland Montessori schools found it worth approaching grandparents. Some tips:

- Ask for grandparents' names, addresses and telephone numbers when parents enroll kids. That's when parents are most willing to give data, says Tim Seldin, headmaster of Barrie Day Schools, Silver Spring MD.
- Invite grandparents to functions and include them on mailing lists for Christmas cards, newsletters, etc. "They get mail from us all year long," says Marcia Hettinger, administrator of the Montessori Society of Central Maryland.
- Plan special events for them during warm weather. The society has a grandparents' night in late April, where the children show individual work and perform in groups. Kids without grandparents around are invited to bring aunts and uncles so they don't feel left out, Hettinger says. Barrie runs a fall grandparents' "chocolate" as opposed to "tea." Staff serve candy at a party, and grandparents watch "kids going about their business" on a typical day, Seldin says.
- Send all mailings to out-of-town grandparents. They may schedule visits around your event, Hettinger says. And out-of-town grandparents are probably more eager than those nearby to get news about their grandchildren, Seldin adds.
- Send grandparents a photo of the kids. Barrie sends a black-and-white candid shot "mounted on matboard so it looks framed but is simple to arrange," Seldin says. "It is a very powerful statement of your concern to the grandparents." You don't need a pro if someone on staff takes good pictures.
- Include grandparents in all fundraising efforts. In its annual campaign, Barrie writes it has "found grandparents are a very important source of help, and we hope we can count on you for this year's drive." Expect a return lower than with parents. Hettinger reports about a 40% response, with an average gift of about $25.
- In addition to raising funds, you can improve family re-

lations, Hettinger says. Many grandparents are skeptical of kids leaving home at 2 1/2. "It really eases their mind to see that Johnny or Susie is being taken care of," she says. And they love to boast about grandchildren -- grandparent referrals have brought the society some business. she adds.

Fundraising for For-Profits

For-profit status doesn't mean you can't fundraise. Small Wonders, a 24-slot preschool in Bloomfield CT turns to its parents for additional help. The center can't take advantage of non-profit food program and tax benefits, so owner Kathy Lombardo impresses upon parents, in conversations and newsletters, the need for their financial help. Small Wonders can't afford cash up front for events like dances, so "the only way is to sell something," Lombardo says.

So Lombardo asks parents to sell products from a manufacturer she contracts with. Most products are seasonal, like Christmas ornaments or stuffed animals at Easter, "just about anything you can persuade people to buy," she says. Some manufacturers give centers a percentage of the sales price. If you sell a certain amount, they give extra cash or a bonus. "That's how we got our computer," Lombardo recalls.

Small Wonders makes up to $400 profit from a sale, but it takes a lot of paperwork, Lombardo notes. Her tips for maximizing parent cooperation:

- Raise money for a specific goal. "They won't work as hard to pay your oil bill or payroll." Lombardo inspired parent support by asking them to help raise money for a swingset. Parents saw their accomplishment, and several fathers helped set it up.
- Offer parents an incentive. A parent who sells the most, or above a set amount, can get a week's free day care. The second-place parent, three free days.
- State clearly when the sale begins and ends. "Nothing is more frustrating than closing a sale and having a parent come in with an order for 80 items you can't include."
- Don't try too often. The first time, "every parent participated, even if they only bought a few items for themselves." The level drops off if you do it more than once or twice a year.
- Let parents know they're not getting a discount on merchandise and their purchases aren't tax-deductible.

Lombardo doesn't require staff participation. "They already work long enough hours and they're underpaid." Some voluntarily sell at church or home anyway, she says.

And since Connecticut for-profits can't raffle goods, Lombardo asks parents to put their name in a hat for a "drawing" for crafts donated by parents or staff. "People make donations to take a chance," she says. To keep it legal, she suggests parents make a small contribution but notes they don't have to, and she doesn't offer chances outside the center. Parents feel too embarrassed to enter without paying, she says.

Scholarship Fund Is in the Can

The tops pop, the coins drop, and the proceeds go to support scholarships for day care attendance and teacher training. Church-housed 56-slot First Steps Infant and Toddler Center,

Tucson AZ, uses proceeds from a soda machine in the church to send teachers to workshops, pay for Child Development Associate training, and help out parents in a squeeze with tuition.

Profit amounts to a Pepsi generation of about $70/mo., depending on the season. Parishioners, youth groups, church staff and other thirsty passers-by contribute 50 cents as they pause to refresh. A sign by the machine tells the drinkers where their money goes.

A church youth group first leased and is now buying the machine as a donation to the center. The church custodian restocks it, so the center's only expense is soda.

The church also collects the cans in a box by the machine for recycling. Parents, staff, and churchgoers drop off their own aluminum cans in a bin by the machine. The custodian takes them to a local grocery store, which pays the center 15-20 cents/lb.

It's easy to persuade landlords to place machines in prominent places for your benefit -- landlords, their staff and visitors enjoy soda too, says toddler supervisor Reva Bucholtz.

INFORMATION AND REFERRAL

Computerized I & R: Some Tips

The computer programmer who worked on Minneapolis' new information & referral (I&R) system is not only one of the top men in his field -- he's the father of 11 kids as well. "So we knew he had to be familiar with child care," quips one of the day care professionals who spearheaded the project.

It's not the end-all when you're looking for a computer expert. But when you're putting together a computerized child care I&R network, it helps when the programmer knows what child care is all about, says Dale Anderson, Greater Minneapolis Day Care Association.

As day care groups in many cities start looking at the possibilities of computerized I&R, we asked Anderson and others who started Minneapolis' Child Care Information Network (CCIN) if they had any tips. Here's what they said:

- Make a wish list -- every possible thing you'd like the system to do, says Anderson. Think of all the different kinds of care, how people ask for it (CCIN even has it categorized by bus route).
- Make sure you can use the system for research. Computerized I&R is a great needs assessment tool, say these specialists. Each referral can be stored, and you can print out all of the past year's referrals for funding purposes -- a real documentation of local needs a corporate funding department could look at, suggests Sonia Cairns of Honeywell Corp.
- Get a programming timetable. CCIN was bid flat rates for the programming from four companies. When they asked for an estimate of the hours involved, the winning bid worked out to about $10/hour -- a very low rate, says Anderson. And the company absorbed any time that went over the estimate.
- Present all your demands up front when negotiating with a programmer, advises Anderson. His group thought they had negotiated for a needs assessment program at the beginning, but later found they hadn't really been clear about it with the programmer. It cost $1500 more to add on.
- Plan ahead. Computer equipment can become obsolete fast. Make sure the hardware you choose can adapt to your future needs. Also, biggest isn't always best: CCIN found that a micro-computer system could be just as adaptable as a bigger mini-computer, says Anderson.
- Stress simplicity. Understandable terms and commands are essential, and cut down on training time. For instance, CCIN's system asks, "Are You Sure?" when wrong information is entered.

Total costs for the CCIN system came to $95,000 for the first year -- all privately funded, says Anderson. They have

three locations: Anderson's group, Child Care Resource Center Southside and North Suburban Child Care Association. The entire system handles about 700 calls per month, estimates Heidi Oxford, its coordinator.

The CCIN program will soon be available to others on hard disk. As of now it's only usable on Vector Graphic systems.

Starting a System: Knowing Kids, Community and Computers

Most successful systems now operating converted from existing manual programs. This gave them the advantage of knowing providers and the community to base a computer model on. Even at that, it takes months to choose equipment, find and train staff, develop a program, convert paper files to the computer, advertise the service and get the bugs worked out. Allow a year, says Merle Lawrence of the California Resource and Referral Network. Lawrence helped start one of the first successful computer I & R systems in 1977 at the Child Care Switchboard, San Francisco. She also co-authored an unpublished guide to I & R. Some of its pointers follow.

You need a working knowledge of computers. You've got a head start here if you already use a computer for bookkeeping or word processing. Many can be used for information storing and referral with the proper software. This is also a tremendous advantage financially as it saves the cost of a computer. Don't expect difficulty finding good equipment; the market's crammed with it. More difficulty might arise in finding and retaining a good programmer, Lawrence cautions. Be sure someone on your staff or board knows programming or hire a programmer you know will be around to solve problems after the system is set up. It pays to take courses in computer programming, Lawrence says.

The extent of the information you provide parents can be as simple or as complex as you can afford and need for your community. The earliest referral systems, operated by United Way organizations, listed no information other than name, address and type of program. But some of the more recent programs by day care resource and referral groups can ask providers more than 90 questions to answer parents' every need.

Collecting the Data: Expect Some Resistance

If you already run a manual resource and referral system, you can simply transfer your information to computer files. Otherwise, you've got quite a project ahead of you. Child Care Systems, run by the Phileau Group, an educational consulting firm, mailed brochures and questionnaires to 1,600 providers for the eight-county Philadelphia area system it started in March 1983. When it found the initial result "disappointing," staff spent 4-5 weeks making phone calls to get the needed information, recalls project manager Mary Martha Howe. "The other big problem was dealing with umbrella agencies that have family homes," she adds. "A lot of the agencies resisted giving us the information because they like to do referral themselves."

Providers showed special reluctance because they were skeptical of a state plan to turn all subsidized day care into a centralized vendor system (See Day Care USA 12/20/82). But friendly persuasion overcame the objections. "We met with them and helped them understand our role and how we fit into the overall human service community," Phileau president Tyler Phillips explains. Once Child Care Systems collected its data and readied computer printouts to send parents, it sent the printouts to providers for approval. To keep in touch, it plans a monthly "InfoUpdate" newsletter and quarterly "Provider Forums."

Keeping files updated can be time-consuming and tedious, even with a computer. Child Care Systems providers get postcards to mail in for program or vacancy changes. But historically this tactic hasn't worked very well. "Family day care providers rarely react to anything they get in the mail," Lawrence says. They simply must be telephoned every month for information. Center directors, more likely to keep in touch and generally with less turnover, should be contacted at least quarterly, she advises.

You can design specific questionnaires for your community, depending on its size, economy and laws. You'll need to figure how to break down your area geographically in a way most helpful to parents. In metropolitan Minneapolis, Child Care Information Network gives information by bus route. But the less densely populated Polk County, IA, which includes both Des Moines and rural areas, depends less on public transit. So its Dept. of Social Services Family Day Care Home Resource Center breaks down the county by school district. Several budding computer I & R systems, including the Baltimore City project of the Maryland Committee for Children and the Resources for Child Caring in St. Paul MN, arrange their territories by ride-sharing programs.

There's virtually no limit to the range of information you can keep track of: size of program, number of vacancies, regulatory status, activities, whether subsidized clients are accepted, where drop-in care is available, types of meals served, hours, religion, whether providers keep pets or smoke. Even lists of programs for handicapped children and vegetarians. Some systems use different questionnaires for family and center day care.

Dealing with parents is often the sticking point. Many day care I & R services pride themselves on personalized counseling of parents and question whether parents should ever see a computer printout. Child Care Systems plans to leave the searching up to parents, giving them printouts of 25-30 options per area. This will save the company the time from dealing with parents' preferences, Phillips explains. But as part the service, it will give parents a 48-page guide to choosing child care and getting financial aid.

The depth with which you want to deal with parents could also depend on your clientele. Since Phileau deals primarily with businesses and expects to serve mainly middle class families, it decided not to invest in staff for parent counseling. "This is not designed for low-income families on Aid to Families with Dependent Children," Phillips explains, but for families with both parents working who are likely to read a 48-page guide. For systems serving a broader income range, this may not do. Lawrence recommends five pages and five or six listings at most. And someone should be available to counsel and answer questions by telephone that a computer can't, she adds, especially where clients may not read or speak English well.

Equipment: Needn't Be Fancy or Expensive

Systems use a variety of equipment. The Maryland Committee for Children plans to use a Corvis hard disk drive with large storage capacity. (It plans to go statewide eventually and is helping establish demonstration I & R in Washington and Anne Arundel counties.) Community Coordinated Child Care of San Mateo County, CA, a resource and referral group, plans to use its own Radio Shack TRS 80 Model II Microcomputer hard disk. Louise Child Care Center in Pittsburgh got a discount on a computer from its supplier for the computerized I & R it plans, director Bill Hignett says.

If you plan a one-site program, the start-up cost of a computer and programmer can run less than $5,000 for a simple computer and software. But consider the ongoing costs of updating software and an adequate maintenance contract. And volume of calls may necessitate another computer. Polk Co. IA's

Family Day Care Home Resource Center found it has outgrown its Commodore system. The three resource and referral organizations that run Child Care Information Network needed three computers that could exchange update information after hours by telephone. The computers, at Child Care Resource Center, Greater Minneapolis Day Care Assn. and North Suburban Child Care Assn., coordinate I & R for 1,900 area caregivers.

Because of the unique factors for individual communities, pre-packaged software won't make setting up a computer system easy. Because the state of the art is so new and relatively unexplored for day care referrals, present programs must go through extensive thought and trial and error.

Financing a System: Donations, Grants, User Fees and Deficits

No one claims to have made a large profit off computerized referral. Several systems started with foundation grants or hefty business contributions. Most charge slight fees to parents for using the system (except state-funded resource and referral agencies in California). The Minnesota system developed a sliding scale when parent contributions didn't produce much cash.

Some intend to profit through contracting to offer the service to businesses as an employee benefit. Child Care Systems plans to charge each family $19, and an additional $8 for each child after the first. (It will reduce rates for employer-sponsored users.) It plans self-sufficiency after 15 months. Before opening, it lined up three major contracts, including two major insurance companies and the Federal Reserve. Louise Child Care Center is also gearing its I & R to businesses though anyone can use it. Business, however, tends to greet it skeptically if the service is new. Child Care Systems found most interested businesses wanted to wait to see the system in action before signing on.

If business doesn't buy initially, computerized service can come back later with a stronger case. Computerized referral makes it easy to keep track of how many employees of all local business use your service. Once you've identified the largest company-beneficiaries, you can try to explain to them that you're a worthwhile employee benefit or worth a contribution. The Polk Co. system maintains files on all large employers and asks the largest ones for support. But it can't conclusively determine how much money it raised by this tactic, says operator Sue Warne.

What a Computer Can and Can't Do for I & R

Computers can save you a lot of time. Finding places with whatever characteristics parents seek can be done by the push of a button in anywhere between 30 seconds and five minutes, depending on your computer. Updating becomes a breeze as you need to change files only once instead of manually correcting every copy you keep.

If your computer file can handle the storage space, you can include written descriptions, summarizing the programs or including information not on the questionnaires you send providers. A computer can provide parents with a more accurate and complete list of programs and more thorough descriptions of them than a card file.

But you can't rely on a computer to make decisions that only a human can. Therefore some of the services, including the Hennepin Co. consortium, provide parent education, including seminars and brochures on choosing child care. "A computer can't say whether (programs) are up to licensing standards or if there is a high turnover," warns Jim Nikolie of the Child Care Resource Center.

The potential uses of information gathered with a computer in the course of resource and referral are vast. What would take years to count by hand can be done in minutes or seconds by computer. You can determine demand for various types of care, information that can help plan future programs. Child care organizations, business, governments and legislators also find this information useful. "We don't know how many working mothers there are in the state with children under six," says Sandra Skolnik of the Maryland Committee for Children. Some I & R systems follow up a sample of clients to see how they fared, ran the results through the computer and documented trends this way.

Since you may need information for studies from providers who don't want to be listed, you can include them in your statistical samples without giving them referrals. Child Care Systems will only give referrals to those who authorize it on the questionnaires. But it will let these "closed referral" providers know how many referrals they would have gotten if they'd chosen to be listed.

While you can't make demographic studies, you can determine unmet needs and how they change over time. "About 65% of calls are for infant and toddler care," says Ethel McConaghy of the Child Care Resource Center in Cambridge, MA, which has been keeping computerized statistics on referrals for about three years although its I & R system is manual. "The biggest problem is hours," she adds. "About 20% of our calls are for people looking for odd hours or part time care," she adds. When the center finds adequate funding, it plans to computerize its I & R.

Though the technology exists, the know-how and money are behind for developing computerized I & R. Each system requires extensive learning. "It may be the wave of the future but it's definitely not the wave of the present," says day care I & R expert Gwen Morgan of Wheelock College. Computerized I & R will catch on when it's less costly to start up, she says.

I & R Not a Liability Nightmare

Liability of information and referral (I&R) programs is "limited only by the imagination of the lawyers," says one child care attorney. But I&R agencies can cut the risks by following strict procedures, two experts told attendees at the recent National Assn. for the Education of Young Children conference.

You can cover yourself in cases of parent or provider complaints by following these guidelines, advised Kathleen Murray, Child Care Law Center, and Patty Siegel, California Resource & Referral Network:

- Let parents know in writing that you make referrals, not recommendations (if that's what you do), and they're responsible for choosing care. State you aren't a licensing agency and licensing doesn't guarantee provider competence. Tell parents what to look for and where to complain.
- Require providers on your list to carry liability insurance and insure yourself.
- Develop a consistent, across-the-board process for removing providers from your list and allow them to appeal. Include grounds for removal. Tell providers your policies and procedures.
- Try to mediate disputes between providers and parents unless state law requires you to report a complaint, such as child abuse. Failure to cooperate with mediation can be grounds for removal.

• Use the same form for every complaint. Fill it out completely. Include who takes the complaint, who makes it, provider involved, what action you take and why, and if you refer parents to authorities. It can help show a court that you acted responsibly. Include facts only on the form, not feelings, Murray warns. "Opinion can get you into a lot of trouble."

• When removing providers from files, notify them by registered mail, advising them they can appeal. When callers ask about removed providers, say merely that you have no information on them. Don't go into specifics. And make sure your staff knows who's been removed and why, Siegel says.

LEGAL ISSUES

Zoning Restrictions: When and How to Fight

Local zoning boards are highly politicized groups, and you can get them on your side if you play your cards right. Lujuana Wolfe Treadwell, an attorney who helped turn around some controversial California zoning laws, gave these tips at the family day care meeting in Atlanta:

- Make friends with staffers on the local planning commission's zoning board. Offer to educate them about your program, or provide more information. Treadwell got a favorable report from Alameda County zoning staffers, which she circulated to other zoning boards when needed.
- Family day care operators who don't know their zoning statuses should talk to a local association or I&R group about it. Zoning ordinances can be found in the city hall. Look for reference to "accessory uses" of a residence, which could mean a home occupation. Don't ask the planning commission, Treadwell advises.
- If you need to apply for a special permit in your neighborhood, explain it to your neighbors first. Once you apply, they'll be notified, and it's better that you've discussed it with them ahead of time.

A special permit request will probably require a hearing, and you should anticipate objections. Some common ones:

- Too much noise. A condition for off-street parking or specified hours for outdoor play could be attached to your permit.
- Property values will go down. You could point out that convenient day care could encourage stable young families to move into the area.
- Other business could start moving in. If your area isn't zoned for business, this can't happen. A hearing would be required for changes from residential to business status.

If you need a lawyer, go to a local legal aid society or parent who is an attorney, Treadwell advises. Bar associations often have legal services programs -- they're being pushed especially now because of federal cuts. Or look up a local associaton of women lawyers -- this "helped significantly" in the case of a Michigan provider being harassed by local zoning officials.

LISCENSING AND REGULATORY ISSUES

States Regulate Drop-In Care

Spurred by the growth of drop-in child care at shopping centers, Texas day care regulators recently developed specific rules for this kind of care. The regulations, soon to become final, adjust existing day care rules to the more casual, come-and-go characteristics of drop-in care. For instance:

- Staff/child ratio: Since numbers of children of one age group vary in a day, Texas ratios are based on the age of the youngest child in the group. If the youngest is 2-5 years old, for example, the staff/child ratio is 1:12. If the youngest is 6 or older, the ratio is 1:15.
- Space: Indoor requirements are the same for full day care; there are none for outdoor space.
- Toilet facilities: One for every 25 children. Since attendance is staggered, children won't use lavatories at the same time -- so more can use one facility.
- Nutrition: If a child is in care for four or more consecutive hours, he must be served a snack from either home or the center.

There are no program requirements. "You can't purport yourself to be a child development center," advises Jim Strickland, director of Check-a-Child, one of the state's first shopping center drop-in facilities. But a child should be able to walk in and "pick up an age-appropriate activity and begin on it," he says.

In Texas, a drop-in center provides care for children under 14 for part of the day, but doesn't provide care regularly for same child.

In Tennessee, a drop-in care system was set up and guidelines developed by the Knox Area Assn. on Young Children and the state Dept. of Human Services. Guidelines included fire and sanitation standards, references, adult/child ratios and emergency plans. The association didn't inspect facilities before approving them, but did observe them afterwards and responded to complaints, says association director Jack Wallace.

The association suggested that casual centers obtain from parents home and local contacts. It suggested giving parents beepers but most caregivers considered it too costly. Instead, centers asked parents to call in regularly.

Balancing Enforcing and Advising

Properly balancing enforcement with technical assistance and consultation is the key to effective licensing, noted officials of the Michigan Dept. of Social Services. The most effective licensing officials play both roles, depending on circumstances, officials Marn Myers and Mike Lynch said at the recent Virginia Commonwealth University Licensing Institute in Richmond VA.

Licensers should be clearly identified as enforcers, Lynch said. But if they're seen strictly as cops, licensees can become more concerned with covering up problems than improving their programs, he warned. Likewise, if they're seen as consultants, licensees don't consider themselves accountable and "a lot of energy goes into 'what can I talk the licenser out of,'" he added.

Their tips for balancing roles of cop and advisor:

- Know agencies you regulate, so "corrective action can be looked at in terms of current realities of the organization," Myers said. Identifying with the agencies gives licensers a stake in seeing problems corrected. Let them tell you anything they want about themselves. "Talk of 'our' problem," Lynch advised and "sometimes it might be best to advise an agency to close."
- Give licensees suggestions and time to correct problems. Ask them to keep you informed but state clearly you're not trying to run their programs.
- When giving citations or advice, accept a range of responses from denial to shock to anger and trying to bargain. Try to turn defensiveness to looking at the problem.
- Find a corrective action plan you think has the best chance to bring the licensee into compliance. Modify the plan if necessary.
- "Don't encourage constant change. Don't confuse change with growth," Lynch warns. Try to keep agencies out of constant turmoil.

Making Use of Government Boards

Any government advisory or rule-making board can be turned into an asset -- even those meant as impediments or filled with know-nothings, Arkansas officials said last week. "It can be quite exasperating" to work with citizen or multi-agency committees and boards, Carolyn Deeter, child development specialist for the Arkansas Dept. of Social Services (DSS), told the Virginia Commonwealth University Licensing Institute in Richmond VA.

But parent representatives "with a high level of concern and a low level of knowledge" can become advocates, said licensing official Debbie Hopkins. And boards filled with political appointees deserve your cooperation -- members obviously have impact with the politicians who put them there, she added. Their advice for working with government boards:

- Turn them into advocates. Find out members' connections with other govenment departments, boards or legislators and make them represent you there. Government officials in Arkansas can't lobby, but board members can do it for them.
- Develop stategies for using them. Arrange meetings and give clerical support. Give them goals, like rewriting regs by

a certain date. (Figure how much time you need and add six months.)

• Teach them. "They can be pretty ignorant of the law and what they are there for," Hopkins says. Find out who they are and what they know, so you know what you need to tell them.

• Know their purpose and focus on a task. Prepare meeting agendas, so board members don't think they're there "to vaguely advise you on purchase of service." Be sure members feel free to participate and aren't intimidated by the chair. Pair off groups and have members say why they took the appointment. A DSS board pooled reasons into a "purpose statement." This turned the board from a mere advisory group into a lobby for more federal funds.

• Assign them research on issues they deal with. If you give them all their data, you can be accused of bias or omission. "They may hear your feelings about why you shouldn't spank children in day care. They'll hear the other side elsewhere and wonder why you didn't give it to them," Deeter warned.

• Treat them well. To avoid burning out boards who constantly deal with the same issues, DSS takes its Child Care Facilities Review Board on an annual retreat.

Virginia Standardizes Licensing Codes

A standardized licensing format increases efficiency and understanding, Virginia officials say. The state Dept. of Social Services (DSS) developed a licensing standards matrix designed to ensure that licensing for all dependent care services follows the same format. After two years of "tedious" effort, DSS put child and adult day care center standards into the same format, says standards and policy supervisor John Allen. It plans to eventually include other services, including family day care and residential care.

Licensing staff developed a list of topics all the services share, explains licensing official Steve Poulin. They then reorganized codes so all topics were arranged in the same order with language as similar as possible, he says. Basic health and safety standards can be nearly the same, as can requirements that staff be free from communicable diseases.

The matrix recognizes differences: fire standards need to be more stringent in overnight care or care for immobile adults than for day care, for instance. The matrix will require all facilities to meet food service codes. But centers will have to meet the more stringent large facility code that family day won't (such as requiring dishwashers).

The matrix eases work of licensers with responsibility for more than one type of facility: they know where to look for specific regs, Allen notes. And licensers should more easily be able to update codes across the board. Operators of more than one type of facility can also understand regs more easily.

Kids Part of Licensing Process

To find out how well centers please clientele, Utah licensers go right to the source. Interviews with children and parent questionnaires have become part of routine inspections.

The idea came to licenser Pat Kreher while at a center 1 & 1/2 years ago. "I asked a boy what his favorite outside activi-

ty was," Kreher recalls. He said 'riding the tricycle.'" But the tricycle was locked up much of the time. Mentioning this to the director solved the problem.

Talking with kids "is the most fun part of licensing," Kreher says. Licensers keep the conversations "informal," she adds. They ask about children's favorite caregivers and "if there is anyone they are afraid of and why. We found some teachers pull hair and twist arms. One time we found out (kids) ate hot dogs every day."

Most feedback is positive. "If children are uncomfortable about talking with you, there is not a very warm and loving atmosphere," Kreher says. Most kids are honest, and most directors react positively to the feedback, though some say kids aren't reliable, Kreher says.

And when they visit centers, licensers pull a random 10% of parent names from files and send them a two-page questionnaire and postage-paid envelope. Questionnaires ask parents if the center meets specific licensing standards, such as posting menus, about staff turnover and naps, and how often they visit the center.

The state never tallied a response rate, Kreher says. But if parents offer "no negative comments, you get a pretty good feeling about any given center." The state shares criticism with directors, who are often willing to adjust procedures. Some parents complained that kids were sleeping too close together or ill kids were mixed with healthy ones, for instance.

"The intent was to get parents to recognize they have a responsibility," Kreher says. Questionnaires found that many parents didn't know much about age-appropriate activities, indicating where parent education should be focused.

Computer Program Standardizes Enforcement

One inspector's oversight is another's violation. That's what New Hampshire's Bureau of Child Care Standards and Licensing discovered when it ran a computer printout of licensers' performances. The bureau enters violations cited in each inspection into a computer. It found inspectors' interpretations of regs and frequency of citing violations varied widely. As a result, the bureau has drawn up survey procedures explaining how to inspect and report on each rule. Some discrepancies the guidelines clear up:

- The need to document compliance. Some licensers demanded to see first aid certificates. "Others just took people's word for it," says bureau chief Maurice Demers.
- Acceptable medical forms. Some licensers frequently cited providers for not using them. It turned out they were demanding providers use the state's recommended form. Guidelines now say providers can use others.
- What space to count when determining if programs meet sq. ft./child ratios. Classrooms off a church hall may seem cramped, and some inspectors weren't counting the church hall, where kids exercise part of the day, Demers says.
- What to obey. The licensing code calls for monthly fire drills. A local fire department, however, told centers they didn't need them in cold weather. The new guidelines specify that state regs supersede local code.

Computer printouts showed two inspectors "were too easy," Demers says. One left the bureau, and the other started finding

more violations.

Each reg in the new guidelines is accompanied by instructions on how to interpret, document and enforce it. Example: child size furniture is required for each kid. The guidelines tell inspectors to write down exactly what they see.

Improving Licensing Relationships

With some supervisor and staff effort, licensers can portray themselves as helpers instead of cops, says Marge Braun, Montgomery County (MD) Health Dept (MCHD). At the recent National Assn. for the Education of Young Children conference in Washington DC, Braun explained how to change licensers' "black hat image":

- Set aside time to help providers meet regs.
- Send providers a newsletter. MCHD produces a quarterly with ideas for providers. Providers who contribute items get credit.
- Conduct or arrange provider workshops. MCHD has brought in speakers on topics from nutrition to gardening for day care centers. In conjunction with local public libraries, MCHD arranges evening film and discussion series for providers.
- Sponsor a lending library. Consider a deposit -- otherwise people won't return books.
- Arrange seminars for new directors. Many are promoted teachers or come from out of state and don't know regs. MCHD conducts two-hour regulatory review workshops. While they're geared for new directors, anyone can come. "If we don't get enough sign-ups, we call people and encourage them to attend."
- Conduct regular staff meetings. All licensers are invited to contribute to MCHD's fortnightly sessions. Staffers help each other out.
- Change caseloads regularly. "After a while, you are going to the same center year after year. You fall into a rut. So do licensees." MCHD keeps some continuity by changing about one-third of cases every year.

SCHOOL AGE CHILD CARE

Tips on Day Care-School Agreements

Specific written agreements with the public schools have helped Fairfax County VA's school-age programs run smoothly, says Roberta Newman, of the county Office for Children. When setting up programs in schools, make sure you cover the following points, she suggests:

- State clearly who's responsible for what, and who pays. Newman's agency handles program management, budget, personnel policies, payroll liability insurance and registration. While the schools provide utilities and routine maintenance, the day care program pays overtime for using facilities evenings or weekends. It also pays to use school buses.
- Make sure the day care space is adequate -- at least one full classroom the school doesn't need. "It doesn't work when we share space with a part-time kindergarten," Newman says. "Once you start that way, you'll stay that way."
- Meet with the principal before the school year. Explain your professional background immediately to enhance trust. Ask the principal to tell the entire school staff you'll be coming so you don't take anyone by surprise.
- Acquaint child care staff with the entire school staff; you'll need everyone eventually. Check the nurse's hours and ask if she knows whether children in your care have any medical problems. Make sure teachers inform you if children stay late after school. The Fairfax program can refer children to school psychologists with parents consent.
- Get a copy of school rules and give the principal your schedule so you won't get in each other's way.
- Arrange to use surplus school furniture, the gym and other resources. Newman's program can use the library after hours and the photocopier, supplying its own paper and fluid. Some Fairfax schools let her office use audio-visual tools to show and make movies.

The Fairfax program's grown from eight pilot centers in the mid-1970s to a planned 45 serving more than 1,300 children next year. For free guidelines, write the Office for Children, 10396 Democracy Ln., Fairfax 22030.

School-Age Liability: What to Look for

School-age child care liability can differ from preschool standards, warns one expert. So check state rules, examine your program for potential hazards and insure it, advised Abby Cohen, Child Care Law Center, at the recent National Conference on Latchkey Children. School-age programs should consider the following, said Cohen:

- If located off school grounds, in some states you may be

responsible for children on their way from school to your program.

• Some states exempt school-operated programs from some negligence liability. Illinois requires that schools be "willful and wanton" before being held responsible for harm to children.

• In some states, children can be held responsible for some or all harm, depending on age, intelligence and mental capacity. But this doesn't eliminate program responsibility.

• Enforce strict late policies. Even if your contract obligates you to care for childern only until closing, all providers bear responsibility for children left alone if parents don't show up. Explain clearly to parents that they must pick up kids on time and charge fees if they don't. If it's a repeated problem, drop the child.

• Check every aspect of your program for safety. Meeting licensing standards won't protect you. Most states judge liability by what a reasonable person would be expected to do in a given circumstance, Cohen said.

Combining Age Groups: How and When

School-age kids can help work with infants and toddlers in day care -- but only if the older children clearly want to and don't expect rewards, say providers with several age groups. Some of their tips on mixing the age groups:

• Don't combine preschoolers and school kids in regular classes, warns Karen Miller, Children's World. "Older kids don't like to think they are going to baby school," she says. Sometimes staffing considerations make mixing necessary at the start or end of days though, she concedes.

• If older kids help out, be sure the younger children's providers want them and they're not taking the place of staff, Miller advises. Best approach: mention to the teachers that older kids have expressed interest, says School-Age Notes publisher Rich Scofield. Working with younger kids "makes them feel they are doing something important and helpful," he says.

• Give older kids specific assignments, like feeding an infant or reading to preschoolers. "They are really good at playing with younger children in the block or dress-up corner. Younger kids enjoy their creative ideas," Miller says. Five-year-olds can also learn motor skills, like dribbling basketballs, from watching nine-year-olds, says Kay Albrecht, Daybridge Learning Centers. Older kids can help push strollers and walk toddlers from the classroom to the playground, she adds.

• Keep visits short: an hour maximum, Miller says.

• Clearly define limits for the older kids. Guilford Tech Community College's Greensboro NC center allows older kids to play with infants on the floor but not pick them up. Older kids put on plays for preschoolers, director Doris Martin says. Don't let them change diapers, Miller advises.

• Be sure older kids don't dominate the younger ones. This happens when the groups share a playground, Miller warns.

• If you do mix the groups, be sure the younger ones have their own activities. Older ones may exclude them or dominate play areas and adult attention. Plan activities everyone does together, like singing.

Managing Transitions in After School Programs

A flexible routine allowing school-age kids to know what they're going to do next eases transition times for them. Following the same basic sequence with "reasonable expectations" of the kids makes the most of transitions from school to day care and between after-school activities, says Julie Stevens, regional supervisor, Fairfax County (VA) Office for Children School-Age Child Care Program.

Follow a standard sequence, including regular outside and snack times, Stevens suggested at a recent training conference in Baltimore sponsored by the Wellesley School-Age Child Care Project. This doesn't mean you can't extend outside time on a particulary sunny day -- but expect some grumbling when you call the kids in early the next day.

Her other advice for managing transitions:

- Don't expect kids to "walk a straight line" or all do the same thing at once as they do in school. Count on complaints at clean-up time.
- Use consistent signals for transitions -- like having teachers stand in the same place when it's time to come indoors.
- Prepare activities in advance. "One of the worst things you can do for kids is have them wait while you get materials together.
- Teach games that don't require props, or sing songs to fill transition time.

Distinguishing After School Programs

Offer schools something in return and they're more likely to let you use their space for school-age child care programs. The YWCA of Lancaster PA got public school space in return for offering third graders free swimming lessons in its pool, YWCA executive director Susan Eckert told the recent School Age Child Care Symposium, sponsored by the National Collaboration for Youth in Washington DC.

Almost every third grader in the town's school district can take lessons. The school system provides transportation and locker room supervision, Eckert said.

And don't make latchkey programs merely extensions of the school day, conference attendees were advised. School teachers may not be the best providers -- "teachers trained to stimulate intellectual interests are not always the best people for after school programs," Eckert warned.

To distinguish after school rooms from classrooms, the Kansas City MO Camp Fire Council paints them in bright colors and hangs colorful streamers in them, executive director Cynthia Althauser told the symposium.

Mixing Pre- and After-School Programs

Don't look for the same skills when hiring staff for school-age programs as you would for preschool, experts on school-age programs warn. "A mistake many day care centers commit is promoting someone working with three year olds" to school-age programs, says Karen Miller, Children's World. Many preschool providers aren't prepared to deal with kids who talk back and swear, says Rich Scofield, School Age Notes publisher.

Some guidelines from experts for running preschool and school-age programs at the same site:

• Be selective about hiring college and grad students as providers. "They're sometimes not as mature as you'd like them to be," says Daybridge Learning Centers' Kay Albrecht. Their schedules change with each semester, and they want full-time jobs upon graduation, says Dene Kramer, school-age supervisor, Federation Day Care Services, Philadelphia. Daybridge looks for rec, phys ed and psych majors. Experience at summer camp's a good indicator of a student's interest in kids, Kramer adds.

• If you're hiring more than one person, balance providers with sports and arts and crafts backgrounds, Miller suggests.

• Consider combining after-school jobs with other work. The Gilford Tech Community College center uses after-school providers as subs in the preschool in the morning. The program makes sure they average two mornings a week, a total of 30 hours. "The person has to be flexible and enjoy the variety of infants and school-age kids," says director Doris Martin.

• Take older kids on plenty of field trips, advises Scofield. Older kids need more outdoor space than some centers have, he says. They also want more "realistic" toys and props, he adds. Preschoolers will be content to play with miniature pots and pans, but older kids want the real thing, he says.

• Give older kids long-term projects, says Albrecht. They like collecting everything from rocks to stamps, and they enjoy crafts projects that take several days to complete.

• Give school-age kids more freedom. "Let them make their own mistakes" and go in and outside and to the bathroom alone, advises Dale Fink, School Age Child Care Project.

• While school-agers eat more than younger children, they are also pickier. "Younger children will taste anything. Older children will starve rather than try something that's not eye appealing," says Kramer. Ask them about their tastes, Fink advises.

STATE INITIATIVES

Workfare Plans: What to Target

Ohio's Dept. of Public Welfare almost exempted family day care homes run by participants in its Community Work Experience Project (CWEP) from licensing requirements -- until Bob Mullinax, a Legal Services attorney following the AFDC rulemaking, alerted them to trouble.

In many states, AFDC work programs are being implemented with little or no input from the child care community or state child care officials. As a result, state income maintenance offices often have total responsibility for figuring out a system for providing child care to participants.

The Ohio experience highlights many child care issues now emerging in these new "workfare" programs, advocates say. When a Work Incentive (WIN) or CWEP program is announced in your state, watch out for:

- Waivers. States can get waivers from federal provisions if they're running WIN or CWEP demonstration projects. For instance, Ohio originally wanted to make AFDC parents participate if children were older than one year. Federal law exempts parents of children under three.
- Regulations. Ohio officials realized that some state day care regulations are too strict for family day care and don't apply to after-school care. So they tried to make adjustments for it in the CWEP rules. Advocates convinced them to drop the idea.
- Training. If CWEP participants are going to go into family day care, who's going to do the training? Ohio had no provision for this.
- Voluntary participation. If CWEP is mandatory, participants may be forced into taking jobs in day care. They should only be trained in day care if they volunteer to provide it, advocates say.
- Refusal of day care. What happens if a parent doesn't like the day care referral? Ohio advocates are pushing for rules that allow one refusal. Proposed rules say parents must find their own care if they don't like the referral, or they're dropped from AFDC for refusing to participate.
- Access to care. Proposed rules don't say that the child care must be reasonably close to home or the work site. This could be a problem with after-school care because of long-distance busing plans in Cleveland, Mullinax says.
- Parent education. Ohio advocates are asking the state to give parents information on finding good child care.

Child care and welfare rights organizations should work together on this issue, says Cindy Flaherty, Ohio Citizens Council. Most state legal services offices also follow AFDC issues, says Mullinax.

Ohio Assn. for the Education of Young Children has prepared a position paper on workfare which will be available for a small price, says legislative liaison Terry Gnezda. Contact her at Ohio State University, Dept. of Family Relations and Human Development, 315 Campbell Hall, 1787 Neil Ave., Columbus 43210.

Short-Term Vouchers Help Parents Through Training

Only lack of transit rivals lack of day care as a barrier to completing job training, one Kentucky private industry council (PIC) found. So the Louisville and Jefferson County PIC set up a voucher system for parents in job training programs. The system, operated with the local Community Coordinated Child Care (4C), pays up to $45/wk for any licensed care. The program budgeted $499,000 Job Training Partnership Act money to provide care for 1,056 kids of 704 parents this fiscal year, $421,800 in voucher payments.

Vouchers go to parents in training programs ranging from nursing aides to hotel workers. Average training's seven weeks though there's no time limit on vouchers. Parents need vouchers since they need care immediately and other subsidies take time, says 4C's Karen Hublar.

Factors that make the short-term voucher program work:

- Explore other options first to ensure the vouchers only go to parents who can't go on the program without them. Ask if a relative can care for the kid or if any other aid's ossible, says 4C's DeLinda Claypool. Only 70% of parents referred to the program really need vouchers, it found.
- Don't automatically end the subsidy when training ends. Many parents are waiting for approval for other subsidies or can't afford care until they get some cashflow, so the 4C subsidy continues until parents get their first paycheck. 4C also seeks PIC approval to pay for care during a few weeks of job hunting.
- Keep close tabs on parent and child attendance. If a parent's gone from training or a child from care three days without notifying the program, staff investigate and can terminate the voucher, Hublar says.
- Don't subsidize care 100%. "We want the parent to feel the investment, so we make them pay $1/week," says PIC officer Steven Zimmer. "It's significant in terms of commitment."
- For simplicity, put the day care counseler in the same room as employment services.

PIC Funds Training Older Day Care Workers

A summer's training can turn senior citizens, even those long out of work, into as effective child care workers as anybody else. So reports a school district that used a $57,500 Private Industry Council (PIC) grant to train and place citizens over 55.

Of 19 enrolled in the 11-week class last summer, 14 now work in child care, including two center directors, says project coordinator Milt Wilson, Bellflower Unified School District

outside Los Angeles. One died. Four quit for personal reasons. The program costs per worker still were less than the $5,000 the state considers par for the field, Wilson says.

The state waived the reg that center workers receive college training, after the district showed that no area college would cram the course into 11 weeks and provide other support services, Wilson says. Next time, the district will seek written state confirmation of the waiver to make it easier to convince employers speedily, he adds. This time, employers had to call a state official.

After classes, trainers contacted employers and matched grads with jobs -- screened to be sure grads had adequate transit and enough pay. Since many had been out of the job market for years, training included mock interviews and even buying clothes so the job-seekers could present themselves properly. When applicants didn't get jobs they sought, trainers followed-up so grads could present themselves better next time.

The district also won't place grads until it's assured they won't lose more in Social Security or medical benefits than they earn. If the state won't guarantee continuation of benefits for grads who work fulltime, the district will find them only part-time jobs.

The only medical problems interfering with the trainees proved to be uncorrected hearing and vision loss, Wilson says. But the state Dept. of Rehabilitation fitted them with glasses and hearing aids.

Wilson expects PIC refunding this year. And the state legislature is considering providing $200,000 to replicate the program in four more school districts. But the project will probably work only in school districts that will embrace it as enthusiastically as Bellflower did, warns Giovanna Stark of the Governor's Advisory Commission on Child Development.

For the project final report and curriculum, send $7.50 to the district, 16703 S. Clark Ave., Bellflower CA 90706.

Workfare Program Provides Child Care

California wants to put welfare recipients to work so badly that it's willing to spend $100 million/yr. to care for their school-age kids. A unique workfare program, Greater Avenues for Independence (GAIN), to be phased in over the next three to five years, pays for child care for parents for three months, even if they find work, to give them time to find other subsidies.

The state figured it will need to pay for care for between 50,000 and 90,000 kids/yr. About 190,000 parents should be affected, but half will be able to find informal care, the state Dept. of Social Services estimates. But "that may be way off base," admits a staffer in the state Senate Office of Research.

The state legislature appropriated $10 million for the first six months for child care. It gives the state's Resource and Referral (R&R) agencies an average of $10,000 each to cover anticipated increased workload. Counties can administer the programs themselves or contract with agencies like R&Rs. Most will contract, since R&Rs tend to pay employees less than counties do, predicts Jack Hailey of the Governor's Advisory Committee on Child Development Programs.

Parents whose youngest child is six or older will have to sign up or lose benefits. They can be excused from workfare if

counties (which administer the state's program) can't find at least two "reasonably close" and "accomodating" licensed providers to choose from, Hailey says. The law doesn't define terms but says outside arbitrators will decide disputes. GAIN will pay for care for kids 12 and older only if they're disabled.

Counties will encourage parents to find relatives or neighbors to care for kids but must tell them of their right to state-funded care. Counties can also pay relatives to care for kids. Counties must pay on average the "prevailing rate" in the area as defined by the local R&R, to prevent them from buying only the most expensive or cheapest slots available.

The program spurred Republican governor George Deukmejian to sign latchkey legislation, though he previously vetoed it. A bill appropriates an ongoing $16 million/yr. for services, and one-time facility construction and renovation outlays of $22.5 million for GAIN and $14 million for other latchkey programs.

TRAINING

Step-By-Step Supervision Helps Teachers

You can ease strain on new teachers -- and cut turnover -- by focusing on their problems one step at a time, says Dick Goldman, Nova University. "One reason for turnover, especially after being hired, is because the job is so complex," he says.

Goldman advises administrators to take a step-by-step approach to helping staff. Instead of coming to them with a laundry list of problems, ask teachers where they think they need help. Agree to observe a teacher handle the problem situation, then discuss it. A 20-minute post-observation conference can serve as a starting point for dealing with the next problem.

Starting with a small problem's fine, Goldman says. Many teachers write too much jargon in notes to parents, he says. Build on strengths -- tell them "It's good you're communicating with parents. But we need to look at the note to the parent who may not have a child development background." Ask them to practice writing jargon-free. Encourage teachers to help each other by reviewing each other's notes, Goldman advises.

Goldman also recommends that supervisors:

- Think of supervision as ongoing, "not just putting out fires." Teachers shouldn't be invited into your office only when in trouble.
- Stick to one subject per conference. If you find Santa Claus still on the wall in February, mention it another time.
- Come to conclusions together -- say what you've observed but don't blurt out your feelings. Think of yourself as a colleague, not a boss.

Patience Rewarded in Training Older Workers

Training senior citizens as day care aides requires extra patience but can hike staff stability. Seniors aren't as concerned about career advancement as younger ones, one director found. And it helps younger staff understand their own parents too, says Patrick Ginnane of the Leo Ryan Intergenerational Child Care Center in South San Francisco.

Training seniors must be done at a slower, more repetitive pace with more individual attention, as they've been out of school a long time, says Ellen Winkelstein, who trains seniors in child care at Roosevelt University in Chicago. And they need time to get in physical shape, Ginnane says. In a few months, seniors in good health can get on and off the floor and chase kids as well as anyone.

His over-55 staff works fulltime, in four-hour shifts. They can't lift children; but walking preschoolers shouldn't be carried around anyway, to learn independence, Ginnane says. Hold kids in your lap to avoid back problems, he advises.

Older trainees are often nervous because they lack recent contact with children, says Mary Carter, of Providence of God Head Start, where Roosevelt students work. Just ask less of them than of younger staff for the first few weeks, Carter advises. Remind them they don't need experience or special training for each activity.

Group Plans Cheap High-Level Training

Child care professionals in central Pennsylvania have put together a high-level training program using local talent at bargain rates.

The first segment of the training -- a one-day program on preschool science curriculum and perceptual motor development -- will be offered to members of the Pennsylvania Association of Child Care Administrators (PACCA) central region and area Head Start, Montessori and other child development program teachers this month for $10/person.

Local professionals needed something more sophisticated than the state's basic health and safety training programs, explains Carol Freeland, Child Development Council of Centre County. She requested and got "a fairly substantial" training budget from her board that allowed her to buy a high-level package to suit local needs. But she's also getting some good breaks on local talent. For instance:

- A Ph.D. candidate from Penn State University will give a half-day presentation on the science curriculum for $75. At his normal consulting rates this would run about $300, says Freeland.
- Local Montessori directors will present a workshop on their techniques and philsophy. Freeland will do something similar for them in return.
- Talks on estate planning will be given at no charge by the insurance rep who handles the Council's account, and by an insurance attorney and estate planning specialist. It's potential business for them, says Freeland.

More one-day training sessions, comprised of two subject each, are planned in art and music, principles of supervision, creative dramatics, language development and activities, communication with parents and school personnel, discipline and values clarification and stress management. All will be held at Penn State University -- no more than a one-hour drive for most of the participants, says Freeland.

Contact her at the Council, 444 E. College Ave., Suite 200, State College PA 16801, (814) 238-5480.

Training That Motivates Staff

"Adults need active learning just like children." So says Pamela Leffers, of the YMCA of Metropolitan Chicago. Lectures are the least effective learning method, she said at the recent national conference of the National Assn. for the Education of Young Children in Washington DC. Her training ideas:

- Try brainstorming. "Ask staff to bring in things they are doing and share them with each other."
- Role playing can be effective. "If you give people very specific roles, they feel more comfortable." But it won't always work -- some groups feel too intimidated.
- Try problem-solving. Describe a situation, such as a

disciplinary problem, and ask people to come up with ideas.

● Though you know your staffers best, they like reinforcement of ideas from outside experts. This can sometimes be arranged free or on an exchange. Some professors give the Y free classes if the program takes some of their student teachers. Others do if the Y buys tickets for their benefits.

● If staff go to another center for training, visit it first. If the place has facilities you don't, be prepared to explain why you can't do what it does.

● Avoid the common mistake of basing training around the director's needs and interests instead of the staff's. Ask staff about their needs and have them evaluate previous training. Ask staff what training they'd like. If not enough people show interest in a particular topic, send the interested ones to an outside workshop if you hear of one. Plan a schedule and alter it if needs change.

● Try to avoid squeezing training into naptimes or before or after school. With some advance work, consider closing for a training day. Notify parents well in advance and help them find care. Or try a weekend retreat. "People will attend if you give them a good meal."

● Provide refreshments before you start a workshop. Even if they're simple, refreshments show your commitment.

● Link training to a career ladder. Give staff a certificate after every session. Keep copies on file. It may be "corny" but people place them on walls.

Making a Training Video

Tired of repeating the same instructions and training routines to all new staff? Try putting it on video tape, suggests Dave Stroh, Trinity Pre-Schools, Plano TX. A tape won't forget points, and it gives all staff the same information. Stroh bought necessary equipment for $2,595, and you can buy it all in black and white for less than $1,000, he told a session at the recent National Assn. for the Education of Young Children conference in New Orleans.

Basic equipment consists of a video camera, television, two video cassette recorders (VCRs), a few tapes and a tripod. (You can even borrow some of it.) Just make sure one VCR can play tricks, including pause, fast forward, slow motion and freeze.

Fancy cameras allow autofocus, zoom and title capability. They're worth it, Stroh thinks. With cheap cameras, you need to film titles on cardboard and can't tell when you're recording just by looking in the eyepiece. An hour in a camera shop will teach you all you need to know about camera capabilities, he says.

Stroh's advice on making training videos:

● Since you're paying people to watch them, keep them short: 45 minutes to an hour is plenty per subject. Stroh has made videos on topics ranging from discipline to lunch and storage.

● To film a class, set up the camera and walk away. Teachers feel less comfortable if you're there watching. Scan the film on television to find what you want and record it on the second VCR. You can scan hours of film quickly in fast forward looking for examples of discipline or whatever.

● You can also record holiday programs for parents, video

children for identification purposes and tape meetings for those who can't attend.

Supervising Student Teachers

Student teachers can become a pain, an "extra pair of hands," or valuable members of a teaching team. It all depends on how carefully you supervise them, says Florence Munuz of Oakton Community College outside Chicago. At a spring conference of the National Coalition for Campus Child Care, she gave the following hints for supervising child development students in a lab school setting:

- Keep a close eye on them and let them know you're watching. "They work very well when they know someone is watching them," including knowing they can be seen anonymously through a one-way window, Munuz says.
- Tell them they're members of the team and talk to them individually at least once a week for an hour formally. Also talk to them a few minutes a day informally before or after classes or at nap time.
- Though all evaluations are subjective, judge candidly. "If you praise students when they don't deserve it, if you are afraid to confront the student, you are not helping the student. If you build a good relationship with them, they won't be torn down by criticism.
- "Be able to verbalize everything you do and why," because students ask a lot of critical questions and "expect lab school staff to have all the answers."

The supervision also motivates regular staff to make sure the student teachers do their best, Munuz says.

HEALTH AND SAFETY

Centers Can Push Safety Seats, Says Researcher

Auto fatalities, the leading killer of children, can be cut by education in day care centers, says a professor who studied the issue. Preschoolers need special safety seats -- they're not safe in seat belts or adults' arms, says Dana Scott, Lamar University, Beaumont TX.

Only Nebraska specifically requires day care programs to use restraints when transporting children, she found. And pediatricians provide most parent education. But day care centers can promote proper safety restraint use in ways doctors can't, Scott says. She suggests centers:

- Talk to parents about restraints in conferences or workshops. Or leave information on bulletin boards or send it home with children. Show parents how to use the seats.
- Give parents pamphlets on restraints. You can get them from local American Automobile Assn. affiliates and state transportation and highway safety officials.
- Emphasize that seats not only protect children in crashes -- they can prevent accidents as restrained children can't distract drivers.
- Though seats may be big, let parents leave them at the center if one parent leaves a child and the other picks him up.
- Educate children, too. They can ask parents to get the seats and become enthusiastic about riding in them. Ask a police officer to speak to them -- the authority impresses kids.
- Ask parents to donate outgrown seats to the center. Arrange to loan seats to parents who can't afford them.

Scott recommends a guide to restraints in the April 1982 Consumer Reports.

Center Design Tips to Cut Health Risk

The design of a day care center affects chances of spreading disease, says biologist Norman Petersen, Arizona Dept. of Health Services. Many outbreaks could be avoided if centers were built differently, he found in his inspections.

Among Petersen's recommendations:

- Separate rooms for diapered and nondiapered children. Children can pick up infections from staff who change diapers as well as from inadequately washed facilities.
- Have an adequate number of diaper-changing areas, so staff don't have to rush. Otherwise, there's a bigger chance hands and facilities won't be washed adequately between changes.
- Sinks should be plentiful and next to changing areas. "It has to be so convenient to wash your hands and keep the diaper changing area clean that it makes it difficult to con-

taminate the kids," Petersen says.

• Shelves in diaper-changing areas should be spacious and easy to reach, with a "tremendous" supply of towels and rags so they don't get used repeatedly.

Also remember to:

• Change rags and water supply frequently when cleaning. After a while, washing can leave more bacteria than it removes.

• Turn faucets off with paper towels to avoid germ contact during diaper changing.

• Don't leave anything in the changing area unwashed -- even powder bottles.

Day Care Diseases: What to Watch for

A rapid increase in diseases among children in day care centers is leading physicians to focus on day care medicine as a unique medical field.

Infants and toddlers especially are more susceptible to certain types of influenza and brain and liver illnesses. These and other contagious diseases are occurring increasingly in day care centers. This is causing alarm, doctors acknowledge.

Day care centers can cut risks of infection by using common sense and following often-overlooked health regulations, doctors say. They remind staff to:

• Wash hands before and after changing each child. Be sure toilet trained children wash after using the john, says Centers for Disease Control's Dr. Paul Blake.

• Avoid common waterbowls for washing or playing, warns Philadelphia pediatrician and consultant Susan Aronson.

• Be sure everyone washes hands before handling food.

• Don't locate the diaper changing area near food, advises nurse Gail Gonzalez, author of a guide to health inspection.

• Immediately isolate a child with diarrhea or a cold, she says.

• If you suspect an outbreak of an infectious disease, contact local health officials about immunization.

• Wash faces with separate washcloths.

• Ask medical authorities to evaluate your center.

Gastrointestinal viruses are most easily spread at centers for infants and toddlers not toilet trained, says CDC's Dr. John Bennett. CDC plans to publish guidelines for handling diseases most commonly spread in day care centers.

Pediatricians plan a conference on day care diseases for mid-1984. The time lag will allow further research on the viruses and how to prevent them. Dr. Mike Osterholm, Minnesota Dept. of Health, leads the planning committee. He can be reached at 717 SE Delaware St., Minneapolis 55440, (612) 623-5414.

Protecting Children from Abusers
Multistate Project Produces Guide, Smooths Prosecutions

The multistate Consortium for Protection of Children in Out-of-Home Care was spawned as a collaborative effort of licensers. The consortium is one of the programs that came out of earmarked federal funding to fight child abuse and neglect, and consortium states have tackled different aspects of that problem. West Virginia developed a Training in Abuse Prevention Project (TAP) focusing on center director and staff education. It used the Social Services Block Grant money earmarked for child abuse and neglect prevention (Special

Report 4/28/86). Meanwhile, other consortium states are constructing a curriculum to help government agencies handle abuse and neglect cases cooperatively. This Special Report examines the consortium's work.

Effective Management Is the Best Prevention, Says Directors' Guide

Prepare to fill job positions before they're vacant. Careful, orderly staff selection will get the best caregivers to work for you, most effectively protecting children, says "An Ounce of Prevention: An Administrative Guide For Day Care Center Directors," a TAP product. Its selection guidelines:

● Prepare standard job descriptions, help-wanted ads, a brochure describing the center, a list of recruitment sources and a form for rating applicants. With these in hand, you can act swiftly when you lose an employee on short notice.

● Ask applicants to sign a disclaimer authorizing you to gather job-related information from former employers and other references.

● Give board members, staff and subs first notification of job vacancies. Recruit at schools with courses in child development, education and home economics. Notify departments and placement offices. Newspaper and community bulletin board ads will attract unsuitable applicants unless you structure the ads carefully -- list qualifications and salary range. All ads should mention a cutoff date for applications.

● Determine how to screen applicants. To avoid phone calls, omit your name and use a post office box. If you're in a hurry to hire, ask applicants to call within certain hours to minimize disruption. Prepare a form to screen for basic qualifications over the phone. Ask if the salary range is OK.

● No one person, even the director, should interview candidates alone, even if one person makes the final decision. But more than three interviewers at once makes people nervous. Ask open-ended questions that bring out values, such as what parts of work applicants most enjoy, and attitudes about discipline. Use prolonged silence if you think someone's withholding information. Ask what applicants would do in typical situations.

● No more than four people should be involved in the hiring decision. If you need input from more people, ask them for comments but don't give them a vote. If no candidate appears fully qualified, ask the top candidates for repeat interviews or tryouts. Or hire an applicant you'll need to train. Be sure to choose someone with the "right attitutdes. It is easier to provide training than to change attitudes and values."

Management Policies to Prevent Abuse and Neglect

Once staff are hired, a few policies can reduce the chances kids will be harmed, the book says. Recommendations:

● Tell parents your discipline policy and licensing requirements at the start. That makes them comfortable approaching you with complaints. If you have a special policy for a problem child, arrange it with parents in advance.

● Establish a "touch policy" specifying how, when and where staff can touch kids, such as helping them get to sleep. State who can change diapers and take kids to the bathroom and describe the process. Consider releasing volunteers, teenagers and men from being alone with kids in the bathroom when the door's shut.

● To relieve stress on staff that can lead to physical or emotional abuse or neglect, insist that full-day employees take a half-hour break each day, and half-day employees a 15-minute break.

● Walk through the building and grounds at least weekly to look for "hidden nooks and crannies," common in storage rooms. If the center is in a church or other building open to the public, warn staff to watch out for strangers.

How to Handle Abuse and Neglect Complaints

Someone may allege that a child has been harmed in your program. Most often, a parent will ask about a minor, unexplained injury. To cope with these situations, the book says:

● Investigate all parent complaints and report back to parents immediately on all developments. Document all findings. Ask open-ended questions of all staff who may have evidence. Spend some time observing the class the incident allegedly occurred in.

● Schedule a private conference to ask the accused to respond to complaints. Often, guilty parties will deny what they've done.

● Inform your board and relevant government agencies (police, protective services, licensing) of all internal and external investigations.

● If media inquire about an incident, confirm the complaint and that the organization is cooperating fully in the investigation. Say you'll make a statement when the investigation is completed.

Training Staff to Protect Children: Another Project Objective

The West Virginia team also produced two workshop sequence guides for training providers in child protection and child management. Material includes handouts on: signs of neglect (inappropriate dress, excessive absences, health problems, etc.), physical abuse (unexplained injuries), sexual and emotional abuse (lack of trust in adults, low self-esteem, etc.). It also lists indicators of abusers. Child neglecters tend to be depressed, ignore children's crying etc. Physical abusers' characteristics include likely alcohol or drug abuse and too-high expectations of children. Sexual abusers are defined as socially isolated, likely to reverse parent-child roles and reluctant to let kids develop normal social contact. Emotional abusers often degrade or scapegoat and refuse treatment for their own or their kids' problems.

Some ideas for disciplining abused children: "Stay at the same height as the child when giving instructions or setting limits." Speak positively -- "Put your feet on the floor" instead of "Don't stand on the table." Teach "logical consequences" -- if they misuse a toy, tell them they're showing they're not ready to use it and take it away.

TAP recommends trying to understand abusive parents and treating them "with kindness and warmth." Avoid being judgmental and refer them to help.

Coping with Flu Outbreaks

Flu season's upon us and children in day care centers face a much higher risk than other children of getting the worst kind, researchers reported in the Journal of the American Medical Assn. (11/9/84 issue). Risk of contacting Hemophilus influenzae Type b (H flu b) -- a frequent cause of more serious illness -- was 12.3 times greater for infants in day care centers than others and 3.8 times greater for two year olds, according to a study done in Rochester NY.

Dr. Michael Pichichero, University of Rochester Dept. of Pediatrics, a study co-author, has this advice for controlling outbreaks:

- Upon finding a case, ask parents to seek medical advice. With more than one case, kids should be treated with rifampin prophylaxis, a prescription oral medication given daily for four days. It won't immunize completely but will protect against many cases.
- Consider insisting on giving the medication on-site. Sometimes parents lie about giving it to their kids.
- Watch for clues: when accompanied by other symptoms, light bothering kids' eyes and a stiff neck can indicate H flu b. "In context of high fever and vomiting, try to touch chin to chest," Pichichero suggests. "If the child cries out in pain, seek medical attention right away."
- Likewise, be alert to a child with fever and difficulty breathing. Children with H flu b "tend to have so much difficulty breathing, they lean forward and drool their saliva out," Pichichero says.
- Since the virus is spread mainly through mouth and hand contact, wash all items kids contact, especially those they may put in their mouths.

INSURANCE

The Day Care Insurance Crisis: Coping with Skyrocketing Rates and Cancellations

Throughout the country, day care programs are finding their insurance rates doubling, trebling, even quadrupling -- if they're offered renewals at all. The insurance industry is being scared off day care by reports of child abuse and by rising claims. Even unfounded charges raise insurers' costs. On top of this, the American insurance industry suffered its worst year in modern history in 1984 and is raising rates and offering fewer policies to business in general. And insurance will continue to become more difficult to find and more expensive for the foreseeable future, industry sources tell us. This Special Report examines the roots of the problem and offers suggestions for coping with it.

No Accurate Way to Measure Day Care Risks

The insurance industry charges rates based on past experience -- the claim rate of the business in general and the individual entity covered. Within the last 10 to 15 years, the day care industry has boomed and insurance companies have found themselves with many policies for which they don't have historical data to conduct proper "loss trending." Coupled with this, the insurance industry has been very competitive since 1979, writing many policies at rates far lower than what the Insurance Services Organization considers fair value. But faced with mounting losses, the industry stopped the price war in late 1984 and rates have been accelerating in 1985.

Day care providers have been paying far less for insurance than its real cost. Two years ago, rates for general liability were as low as $7/year/child, says Joe Silverman, vice president of BMF Marketing, a Sherman Oaks CA-based national insurance broker for day care. Yet industry risk data indicated the rates should have been as high as $20/child/year, he says. Right now, $24 should cover the costs, he says. The 30-slot center that paid $200/year for general and professional liability is now feeling the shock of being forced to pay $1,000 a year or more. A center that size should expect to pay $750-$1,000, maybe more. "In my opinion, that is the right premium," says Joel Lubin of KinderCover Insurance, another national marketer for day care programs, based in Troy MI. "Just the cost of handling paper today exceeds ($300)."

Changes in economic conditions mean the age of low-cost, easy-to-find insurance has ended. When interest rates were high, insurance companies didn't mind low margins on premiums -- they invested their income and still came out ahead. But in recent years, interest rates have fallen, more people are suing insurance companies for claims, and courts are increasingly siding with consumers -- and giving them larger and larger awards, says Marc Rosenberg, vice president of the Insurance Information Institute (III). Claim frequency and severity are higher in the liability area, says David Willis, a spokesman for the Insurance Company of North America (INA). Therefore, American insurance companies lost between $3 billion and $4 billion on underwriting last year, "the worst year in memory," Rosenberg says. Lowered interest rates in recent

years lessened the companies' incomes. So now insurance underwriters are looking more closely at the risks they'll cover -- and will only provide coverage where they think they've got a reasonable chance to make a profit. "They'll pick the cream of the crop, because they only want so much," Lubin says.

A Socked Insurance Industry Reexamines Relationship to Day Care

Insuring a business that cares for children raises a special set of risks, insurance industry officials tell us. Loss trending is more difficult because not only can parents sue if kids are injured, but in most states kids can sue when they grow up. And an injury to a kid may not manifest itself for years. The younger injured parties are, the longer they have to sue. The stories of child sexual abuse that rocked the nation last year sent a new shock into insurance underwriters covering day care. They all raised their rates, and some pulled out of the market altogether. Merely raising rates across the board is not always sufficient, because insurers need contingency funds in case of claims. If a case of child abuse is proven, "every parent with a kid in the center will come with a claim," Rosenberg says. Insurance companies don't have enough data to judge the cost of defending massive claims of physical or sexual abuse. Even if the claims are frivolous, the insurance companies may have to shell out untold sums in legal expenses, and they must in every case set aside contingency funds in case the claims should prove valid.

Agents trying to buy insurance for day care programs tell us many underwriters have overreacted. "Typically, an underwriter is afraid to write a business regarding children," Lubin says. "It is emotion rather than fact." An underwriter won't be criticized for not taking a risk but can lose a fortune for taking one, so they tend to be cautious, he explains. Lubin says he has written between 4,000 and 5,000 day care policies over the last 10 years without one claim of child abuse. BMF, which Silverman says is the nation's largest family day care insurance agent, made a study that showed that family day care underwriters were paying out more than twice what they took in in premiums over the last four years. Including overhead costs, family day care insurance cost the industry between $2.25 and $2.50 for every dollar it took in. And that figure doesn't include any future claims. Silverman won't reveal details of the study but says it includes providers in every state and claims of millions of dollars and is "large enough to be credible." He says underwriters can still make money off the day care industry, but only by increasing rates 200-400%.

But based on emotion or fact, the insurance companies are retrenching. Each of the three national agents for child care has lost its contract with its principal underwriter. The three are scrambling for new ones. Transit Casualty Co. of Los Angeles, faced with its own financial problems, ceased underwriting for Kindercover in May 1985. Lubin says he has been negotiating with other highly-rated firms to replace it. "I am going with 117 applica-
coverage. The new edition came out in mid-June. It costs $16, plus $2.70
sion Insurance, sole underwriter for BMF, intends to stop writing for BMF at the end of July. And MarketDyne, the agent for the National Assn. for the Education of Young Children (NAEYC), is trying to put together a new package after the old one with INA fell through, Willis says. The day care industry liability is "not in step" with the company's desires, given "the increasing severity and frequency of industry losses," National Union Fire Insurance Co. wrote Forrest T. Jones, a Kansas City MO broker for several day care associations. With that letter, which included no figures, the company cut off more than 1,000 providers. Most underwriters we spoke with wouldn't give specifics about their plans for covering day care, other than to say they're tightening up.

Day care center and home operators across the country, in groups and as individuals, even those who've never filed a claim, report getting cut off suddenly by national insurance companies, including American States of India-

napolis, St. Paul Cos. of St. Paul MN, and Fireman's Fund of San Francisco. Officials of several firms tell us day care hasn't played a large role in their business, so they haven't explored it carefully and won't go out of their way to set underwriting standards for it. And the rate of claims in day care is in such a state of flux that any standards written would go out of date immediately, one insurance organization official says. While insurance companies know basic health and safety factors, they admit they don't know how to inspect for risks of child sexual or physical abuse. "It is not a very big moneymaker," says Jason Wright of Aetna. "The market is so small that it's not reasonable to do risk assessments we'd like to do for physical and sexual abuse," says Kathleen Moriarty, communications manager, St. Paul Cos. Though it cut off many clients recently, St. Paul continues to offer day care coverage, but with exclusions for claims of sexual and physical abuse. Fireman's Fund is giving day care applicants "senior underwriting attention," requiring review by the home office before the company approves a policy, says company vice president Jack Smith. "If we can convince ourselves that a given risk is better than average and gives us a reasonable chance to make a profit, we'll write it," he says.

Industry organizations and most underwriting companies we spoke with say they haven't kept statistics on day care claims. Most companies wouldn't share the data they had. One that did give us figures was St. Paul. The following chart reflects the firm's accelerating losses for covering day care over the past three years. Figures include all claims, including child abuse, though the company couldn't break down how much was for abuse:

year	premiums	losses
1982	$667,855	$ 289,181
1983	649,000	3,018,697
1984	308,000	4,797,000

How to Cope with the Situation

If your agents look hard enough, they'll probably find insurance, says Jeff Palca of III. But you'll be paying a lot more than in the past. "How much I can't say," he adds. And insurers are going to be looking more carefully at programs before covering them. Below, some guidance from insurance and child care professionals on how to minimize insurance costs and find the best possible policies for adequate property and liability coverage:

- Use the personal touch. Call your home or business insurance agent and say, "You have got to do me a favor," Lubin recommends. Agents in turn can ask underwriters for favors. Any insurance company can write day care business if it wants to, Lubin says.
- Family day care providers can often get attachments to homeowner policies for work at home, says Aetna's Wright.
- The 1985 Agent's & Buyer's Guide lists names and addresses of 42 underwriters specializing in "day nursery liability," a decline from 47 in the 1984 volume, reflecting industry tightness, a guide salesperson says. In neither year was any of the marketers classified as an "aggressive marketer" of the coverage. The new edition is due out in mid-June. It costs $16, plus $2.70 shipping and handling, from National Underwriter Co., 420 E. 4th St., Cincinnati 45202, (800) 543-0874 (except in Ohio).
- Ask agents what they know about day care before dealing with them. Many don't know anything about it, says Thomas Scott, president of Insurance Management Corp. (IMC).
- If you can't find a helpful local insurance agent, contact state insurance associations. They can get you in touch with specialty carriers, Palca says.
- Don't wait till the last minute. Some private centers gave themselves

problem-solving time by speaking with their carriers six to eight months before insurance expired, asking about any potential problems, says Carole Rogin, executive director of the National Assn. for Child Care Management (NACCM).

• Consider banding together for group buying power. A pre-formed group will serve as a better forum than a consortium put together just to buy insurance, says Joan Sherman, vice president of Johnson & Higgins brokers. Some New York schools recently set up a group insurance program with Atlantic Mutual. Belonging to an association indicates to insurance companies that you're seriously professional, Willis says. But group insurance brings its own set of problems. "You give up a little of your independence," Lubin says. Insurance companies are reluctant to take the bad risks along with the good ones, he says. "Associations are very political. Your contact can be out of office next week...Underwriters should have complete freedom to judge (each program) on its own merits."

• Try to buy all your insurance: liability, property, auto, etc. from one company, Sherman suggests. The bigger a customer you are with a given firm, the more likely you are to get low rates, she says.

• Keep mum about the extent of your coverage, warns Marlene Barron, head of two New York City Montessori schools. If people know you're well-insured, you're inviting suits, she says.

Preparing for More Careful Screening by Underwriters

Insurance companies will be more likely to insure facilities in jurisdictions with strict -- and well defined -- licensing standards, III suggests. "Where there are none, courts will write the law and insurance companies will have to assume courts will write regulations very strongly," Rosenberg says. Insurance companies "will be more successful in implementing FIDCR than the federal government was," says Jim Strickland, who's investigating insurance problems for the Child Care Action Campaign (CCAC). And the criminal background checks being implemented will ease underwriters' fears too, insurance sources surmise. Some tips from the insurance industry on factors that will impress insurance inspectors:

• The professionalism of staff. Display faculty degrees and experience. Employing staff with credentials, like the Child Development Associate, will help.

• Low staff-child ratios. Inspectors will want to make sure enough staff are present to get napping kids outside in case of fire and so they won't be alone with kids to abuse them, Smith says.

• An absence of secluded areas where kids could be molested. St. Paul inspectors will watch for them, Moriarty says.

• Screening methods for employees. The more carefully you check them out, the more impressed insurers will be.

• Any "operational procedures" that reflect on the quality of care will be considered, Moriarty says. These may include time schedules showing structured activities and record keeping that shows good attendance rates, indicating kids and staff tend to stay healthy.

• Also taken into consideration will be structural difficulties, such as pipes likely to freeze in winter, INA says.

Cutting Insurance by Cutting Losses

Careful steps to cut injury, illness and property damage will lower claims, and therefore premiums, IMC told NACCM. Between 70% and 80% of liability claims come from children hurt in accidents. Giving medication and taking field trips deserve special attention. IMC's tips for safe trips:

• Send someone, preferably a manager, to check out destinations before bringing kids there. Check play equipment and be sure of adequate parking space.

• Take everyone in one vehicle, if possible. If you use more than one, be sure vehicles leave at different times, or followers will tend to go through yellow lights. Drivers should know the way. Be sure drivers take the same routes, so the last one can help earlier ones in case of breakdowns.

• Try to plan travel outside peak vehicle and pedestrian traffic times.

• Avoid backing. Before starting autos, have drivers walk around them. They'll see something they didn't see before and can't see from the driver's seat.

• Make sure you've got enough adults to take kids to the bathroom.

• Be sure proprietors of destinations are insured. Ask if their insurance covers you.

IMC's Tips for Safety on the Premises

Structure activities and you'll reduce injuries -- 90% of accident reports are from free play, IMC says. Some IMC suggestions to reduce play and other injuries:

• Watch for kids overreaching their physical limits -- such as a kid wearing a Batman cape trying to imitate Batman and fly off a table.

• Remind staff to move quickly at signs of agitation, to avoid fights.

• Tell staff to keep a change of shoes on the premises. They should wear gym shoes outside. Make sure kids fall into plenty of soft material at the bottom of slides and the like, adds Smith.

• Watch for jagged edges and splinters on playground equipment, holes in fences and jagged wires. Check locks at least weekly.

• To avoid "slip and fall claims," keep more than enough snow removal equipment. Sand and shovel walkways hourly if necessary.

• Be sure indoor and outdoor surfaces are even, INA advises. Sidewalks should not have jutting ridges caused by tree roots. Indoor floors should be on one level -- avoid carpet running into linoleum.

• Clear all walkways of toys and clutter. Store toys in separate areas to avoid chances of clutter.

Other Tips for Lowering Rates

• Watch for changes in parents' marital status, IMC warns. If a pickup doesn't look right, ask lots of questions. If a phone call for an unusual pickup sounds suspicious, call back to confirm.

• Train staff to use fire extinguishers.

• Insulate hot water heaters.

• Be sure all staff are aware of disciplinary policy spelling out exactly what they can and can't do. Don't let them deviate from it.

Looking Carefully at Policies: Advice from a Management Expert

"Take out your policy, read it from front to back and become thoroughly familiar with what is in it," advises Dora Fowler, president of Associates in Human Development, an author and frequent speaker on day care administration. Check your lease -- it may require certain insurance, she says. Some of Fowler's other tips for judging policies:

- Get a proper assessment of your buildings' worth. They may have appreciated greatly since they were built. Be sure you're covered for replacement (reconstruction) costs -- not just cash value. Her rule of thumb: a 10-year-old structure probably has doubled in value. Consider hiring an appraiser.

- Check deductibles to be sure you can live with them. She recommends a $500,000 minimum general-liability coverage.

- Since the burden is on you to prove loss, inventory, list and price every item, Fowler suggests. Photograph or videorecord every area, and put the records in a safety deposit box -- don't leave them on the premises.

- Seek business-interruption coverage, including cost of lost tuition, payroll and moving to another facility in case of disaster.

- Fowler recommends a $1 million umbrella policy including general liability, plus additional coverage for teacher liability in case of incidents like a parent claiming a teacher hit a child. Include libel and slander coverage. Parents may claim you said something negative about a child that damaged him or her for life. "Insurance is easier than paying lawyers," she says. Include medical coverage if you provide first aid and give children medication. And liquor coverage if you have a wine-and-cheese party for parents.

- Be sure coverage includes machinery, including water heaters and boilers.

- Ask for a clause in any policy giving you at least 60-day notice of non-renewal so you'll have time to seek a new policy.

- Report all incidents to the insurance company. "We file a report every time a toddler bites another toddler," Fowler says. Therefore, the company has a record in case someone sues.

- Check to see that policies cover all entities, including landlords, officers, all owners and the board of directors.

- If you cross state lines on any field trips, be sure worker's compensation will be honored in all states.

- Prefer policies that say "to pay on behalf of" rather than policies that require you to pay out of pocket and submit receipts for reimbursement. And see that legal fees are covered.

- Consider crime insurance that will protect you from dishonest employees.

- Cover yourself for professional malpractice claims against therapists and social workers you employ.

- Be sure general liability covers not just regular staff, but acts of volunteers, including parents on field trips.

- Seek a small agency. An agent should give you at least three or four quotes from underwriters. Get bids in writing. Compare coverage as well as costs.

• Check out the underwriters' ratings in directories like Standard & Poor's, Dun & Bradstreet and Best's. They'll indicate how financially sound the companies are.

• Ask for a letter to follow any verbal communication. If you don't get one, write one confirming figures given and keep a copy.

• Ask your insurance company to give you a printout of claims against you every year and what they cost. If you have a good record, it will help keep your costs down the next year.